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ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1936

Published by Direction of
THE HONOURABLE E. C. MANNING
Provincial Secretary



EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER
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ANNUAL REPORT

Superintendent of Insurance

The Government of Alberta

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GOVERNMENT OF THE PROVINCE OF ALBERTA

DEPARTMENT OF PROVINCIAL SECRETARY

Office of the Superintendent of Insurance

Edmonton, May 1st, 1937.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

Pursuant to Section 20, Chapter 31, 1926, of The Alberta Insurance Act, I have the honour to submit herewith the Twenty-fourth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1936, giving abstracts of the annual statements of insurance companies authorized to do business within this Province, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Insurance Act and The Real Estate Agents' Licensing Act.

The report further shows companies licensed during the year with class of insurance each was authorized to undertake, and name of Chief Agent or Attorney and address in the Province, also admissions and withdrawals during the year.

Financial statements of provincial and extra-provincial insurers, included herein, are taken from annual statements (Association form) filed in accordance with Section 83, Subsection (4), and not from examination reports of this office, either separately, or jointly with, or by other provinces interested. In past years it has been the practice to withhold publication of the report of the Superintendent until after examination of provincial insurers. This delays issue of the report. Certain of the statistics in particular are of importance, and it is advisable that they be available to the public as early as possible. It has, therefore, been decided to release the report this year before examination of provincial insurers, there being only three in number: The Home Assurance Company of Canada, The Merchants' and Traders' Assurance Company and The Alberta Life and Accident Insurance Company. Examination of these insurers, and such others as are assigned by the Association of Provincial Superintendents of Insurance for joint examination with this office participating, will be undertaken by the Deputy Superintendent during the year, as expedient.

LEGISLATION

During the 1936 Session of the Legislature amendments were made to The Alberta Insurance Act by Chapter 72, 1936, assented to April 7th, 1936, and proclaimed in force by the Lieutenant Governor in Council, July 2nd, 1936. The amendments included new and revised sections to the Life Insurance Part, recommended by the Association of Superintendents of Insurance, also provisions respecting trafficking in life insurance policies, privileged information of certain reports to the Superintendent, inducement by an agent to an insured to lapse a policy or to change from one insurer to another, appointment of an

advisory board to deal with certain applications for agents' licenses and with respect to rebating.

An Order in Council Number 206-36 was approved February 10th, 1936, amending Schedule of Fees, Table "A", The Insurance Act, increasing fees payable for insurance agents' certificates of authority to other than resident agents. The order does not apply to residents of towns and villages situate on the border line of the provinces of Saskatchewan and British Columbia.

ADMISSIONS

The following companies were admitted into the Province:

Baltimore American Insurance Company,
National Security Fire Insurance Company,
Switzerland General Insurance Company, Limited.

Underwriters admitted:

Non-Marine Underwriters, Members at Lloyd's of London, England.

WITHDRAWALS

<i>Name of Company</i>	<i>Date of Withdrawal</i>
National Surety Corporation	July 1st, 1936.
Consolidated Fire and Casualty Insurance Company.....	December 31, 1936
Essex & Suffolk Equitable Insurance Society, Limited.....	December 31, 1936
Merchants Casualty Insurance Company.....	December 31, 1936
Manufacturing Lumbermen's Underwriters	December 31, 1936

CHANGE IN NAME

Mercantile Fire Insurance Company changed to Mercantile Insurance Company.

The Ontario Equitable Life and Accident Insurance Company changed to The Equitable Life Insurance Company of Canada.

COMPANIES LICENSED, 1936

On December 31st, 1936, there were twenty-two Provincial and Foreign Companies (not Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Life Insurance only	1
Fire and other classes	3
Accident and Sickness	1
Plate Glass only	1
Mutual Fire and other classes	2
Fraternal Societies	2
Mutual Benefit Societies	2
Reciprocal or Inter-Insurance Exchanges	9
Non-marine Underwriters, Members at Lloyd's of London, England	1
Total	22

On December 31st, 1936, there were two hundred and sixty-three Companies (Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Accident, Sickness and other classes	14
Fire, Life and other classes	3
Life Insurance only	22
Life, Accident and Sickness	5
Fire Insurance only	3
Fire and other classes	165
Fire and Automobile	2
Automobile only	4
Hail only	1

Live Stock only	1
Sickness and Accident	3
Mutual Fire and other classes	7
Fraternal Societies	15
Mutual Benefit Societies	1
Underwriters Agencies	10
Miscellaneous	7
Total	263

There were no Special Brokers licensed in 1936.

The following Insurance Adjusters were licensed in 1936:

EDMONTON:

Brewster, Cross & Taylor—James Taylor, Edward Clarke, Henry C. Runte.
Milroy & Cowan—William Milroy.
Lilly Adjustment Agency—J. H. Miller, A. R. Lilly, C. E. Learmonth.
Day & Lovette—George S. Day, Frank R. Lovette.

CALGARY:

Cowan, Crosland & Company—C. G. Crosland, A. B. Cowan, A. H. Newberry.
H. B. Macdonald Co., Ltd.—Edgar Rosenroll, Wetaskiwin.
Lilly Adjustment Agency—N. R. Peacock, H. R. Harrison.
Thos. B. Crabtree.
Paterson, Waugh, O'Fallon & Taylor—S. J. Sherlock, E. H. Evans, Saskatoon.
Brewster, Cross & Morkill—H. S. Morkill, W. D. Robertson, C. F. Kelly.

LETHBRIDGE:

Lilly Adjustment Agency—Stuart J. Bodard.

REGINA, SASK.:

North West Adjustment & Inspection Co.—D. Ontkes, Crossfield; Lee S. Martin, Calgary; John H. Molstad, Edmonton.
Rain & Hail Inspection Bureau—E. W. Willis, Innisfail; A. P. Hunter, Innisfree.

During the agency license year, February 15th, 1936, to February 15th, 1937, there were issued 2,739 Certificates of Authority, as follows, and at locations designated. This is an increase of 223 over the number issued the previous term:

	Life	Fire & Other Classes	Casualty	Hail	Employees
Edmonton	262	74	66	15	54
Calgary	246	100	87	9	51
Lethbridge	51	17	18	12	6
Medicine Hat	23	13	8	1	.....
Miscellaneous	377	971	64	209	5
	959	1,175	243	246	116

The Real Estate Agents' licensing year expires June 30th annually; 273 Agents' or Salesmen's licenses were issued between January 1st and December 31st, 1936, and 290 between July 1st, 1935, and June 30th, 1936, the last complete license period.

ENFORCEMENT

Investigations under The Alberta Insurance Act:

Investigations	20
Informations laid	8
Convictions obtained	7
Information withdrawn	1
Licenses suspended	3
Licenses cancelled	4
Applications for licenses rejected	8
Delinquent Agents' fees collected	\$1,965.00

CONVICTIONS

Fine imposed, Section 494 (6), \$50.00 and costs	1
Fine imposed, Section 494 (1), \$20.00 and costs	6

Investigations under The Real Estate Agents' Licensing Act:

Investigations	4
Informations laid	3
Convictions obtained	1
Informations withdrawn	2
Licenses suspended	1
Licenses cancelled	
Applications for licenses rejected	6
Delinquent Agents' fees collected	\$115.00

CONVICTIONS

Fine imposed, Section 15, \$20.00 and costs	1
---	---

There was a slightly greater number of prosecutions for infractions of the Insurance and Real Estate Acts during the year than in the year 1935, mostly for failure to secure the requisite certificate or license. The names of 32 agents, failing to comply with the licensing provisions of The Insurance Act, with full particulars, have since been forwarded to the Royal Canadian Mounted Police, for investigation.

In order to improve administration of these provisions, insurers undertaking other than life insurance were notified March 20th this year that on and after April 1st they will be required to give notice in writing of agency appointments made, and on April 1st to file a list showing the names and addresses of all agents, indicating the class of insurance each agent is authorized to transact. This will enable the office to check the records and ascertain if the agent has secured a certificate, and if not, to communicate with him accordingly and prosecute if necessary. This practice is already similarly followed by insurers transacting life insurance.

The following particulars are in respect to inquiries made on complaint in adjustment of claims, of which record has been kept. Amounts collected as a result totalled \$2,227.36, being mostly under Accident and Sickness policies. Additional assistance was given to a number of policyholders in the interpretation of contracts and upon matters relating to insurance generally.

Class of Insurance.	Investigation Conducted.	Liability Assumed and Claim Settled.	No Liability.	Claim Withdrawn or Settlement not recorded.
Accident and Sickness ..	26	15	6	5
Automobile	3	1	1	1
Fire	4	2	.....	2
Hail	1	1	.....	.....
Life	15	1	8	6
	<u>49</u>	<u>20</u>	<u>15</u>	<u>14</u>

Several minor investigations were carried out during the year because of complaints registered, alleging misappropriation of premiums by agents, misrepresentation, rebating and inducement to insured to surrender or lapse insurance. These inquiries were in all cases pursued to a conclusion, and where necessary immediate action was undertaken, certificates of authority being either cancelled or suspended in some cases.

A change in insuring Government properties against loss by fire was effected November 14th, 1936, in accordance with Order in Council 1504-36. Insurance coverage has been maintained at the same values, while no change was effected with respect to other than fire insurance. Three institutions were inspected earlier in the year and revisions of insurance schedules made with respect to them. Forty-one claims were submitted to the office for adjustment during the year, 2 being under contracts of fire insurance, 30 on account of automobile

accidents in which Government cars were involved, and 8 claims under fidelity bonds, also 1 under a live stock policy. Collections totalled \$3,966.23.

The Nineteenth Annual Conference of Superintendents of Insurance of the Provinces of Canada was held at Quebec, August 25th, to the 28th, 1936. Minutes of the proceedings are printed and in book form, and have been filed with the office. No representative attended from this office last year.

Regular inspection of Provincial Insurers was undertaken by the Deputy Superintendent, also examination of one extra-provincial Insurer at Saskatoon. Complete reports with respect to them have been made and filed.

The following table shows the premiums and losses during 1936 within the Province, covering all classes of insurance except life insurance:

Class of Insurance.	Net Premium Written	Net Losses Incurred
Fire	\$3,129,410.40	\$ 919,196.91
Automobile	764,003.52	519,215.87
Hail	147,431.57	116,608.65
Accident and Sickness	424,050.91	209,726.53
Liability	80,566.36	25,002.49
Guarantee	138,107.99	60,956.70
Theft	40,068.28	25,485.31
Plate Glass	29,886.62	14,804.48
Miscellaneous	85,680.25	27,605.46
Total	<u>\$4,839,205.90</u>	<u>\$1,918,602.40</u>

Net premiums written and net losses incurred in 1935, for the same classes of business, were \$4,848,225.02 and \$1,985,174.85 respectively.

The following is a comparison of life insurance premiums, disbursements to policyholders, insurance written and at risk with those of 1935:

PREMIUMS:		DISBURSEMENTS:	
1935	\$10,230,728.98	1935	\$9,057,913.91
1936	9,800,112.73	1936	8,630,287.44
Decrease	<u>\$ 430,616.25</u>	Decrease	<u>\$ 427,626.47</u>
INSURANCE AT RISK:			
1935			\$323,173,030.00
1936			313,813,520.00
Decrease			<u>\$ 9,359,510.00</u>
INSURANCE WRITTEN (including revived, renewed and increased):			
1935			\$33,005,053.00
1936			36,202,128.00
Increase			<u>\$ 3,197,075.00</u>

Tables are appended showing the premiums and losses in various classes of insurance, business transacted in the Province by the individual companies, also showing amounts written and at risk.

All of which is respectfully submitted.

E. TROWBRIDGE,
Deputy Provincial Secretary
(Superintendent of Insurance).

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE: 210 GRAIN EXCHANGE, CALGARY, ALBERTA

Incorporated, May, 1907. Commenced Business, October, 1911.

Officers:

John Ferguson, M.D., President.....	Calgary, Alberta
J. D. D. Spence, General Manager.....	Calgary, Alberta
Miss M. E. Harkley, Secretary.....	Calgary, Alberta
Miss E. M. P. Spence, Treasurer.....	Calgary, Alberta

Directors:

John Ferguson, M.D., J. D. D. Spence, Miss M. E. Harkley, Miss Pauline Spence, F. T. Russell, A. M. Shaver, C. H. Marshall, Miss Nancy Spence, H. M. Jenkins, Alex. Ross.

CAPITAL STOCK

Amount of Capital Stock authorized	\$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value \$100.00.	
5,000 Preferred, Par Value \$100.00.	
Amount Paid in Cash.....	31,212.50

FINANCIAL STATEMENT (December 31, 1936)

ASSETS

(As filed by the Company—not examined)

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Par Value	Market Value	Book Value
City of Victoria Debentures, 1952, 4%	\$ 9,500.00	\$ 7,220.00	\$ 9,500.00
City of Calgary Debentures, 1942, 4½%	500.00	310.00	500.00
Western Grain Company Debentures, 1949, 6%	3,000.00	2,340.00	3,000.00
	<u>\$13,000.00</u>	<u>\$ 9,870.00</u>	<u>\$13,000.00</u>

Held by the Company at Head Office:

City of Victoria Debenture, 1952, 4%	\$ 500.00	\$ 380.00	\$ 500.00
Canadian National Railway, 1953, 3%	3,000.00	2,910.00	3,000.00
Dominion Tar & Chemical, 1961, 4½%	1,000.00	1,030.00	1,000.00
United Corporations Ltd., 1953, 5%	700.00	686.00	700.00
Great Britain & Canadian Investment Corpora- tion, 1959, 4½%	1,000.00	850.00	1,000.00
Dryden Paper Company, Limited, 1949, 6%	1,500.00	1,530.00	1,500.00
Winnipeg Electric Company "A", 1965, 4%	2,000.00	1,620.00	2,000.00
Medicine Hat Greenhouses Ltd., 1960, 3%	1,000.00	190.00	1,000.00
	<u>\$23,700.00</u>	<u>\$19,066.00</u>	<u>\$23,700.00</u>

Debentures in Default:

Republic of Columbia, 1961, 6%	\$ 4,000.00	\$ 1,490.00	\$ 4,000.00
Consolidated Paper Corporation Ltd., 1961, 5½%	1,000.00	910.00	1,000.00
Great Lakes Paper Company, Limited, 1955, 5%	1,800.00	1,710.00	1,800.00
Drumheller Consolidated Collieries Ltd., 1943, 7%	3,000.00	.....	3,000.00
	<u>\$33,500.00</u>	<u>\$23,176.00</u>	<u>\$33,500.00</u>

Value of Stocks:

United Dairies, Limited, 20 Shares at \$100.00 per share	\$ 2,000.00	\$ 860.00	\$ 2,000.00
Canadian Hydro Electric, 15 shares at \$100.00 per share	1,500.00	1,166.25	1,500.00
United Corporations Limited, N.P.V., 10 A Shares .....	.....	267.50	.....
United Corporations Limited, 20 B Shares, N.P.V., .....	.....	375.00	.....

Consolidated Paper Corporation, 10 Shares, N.P.V.	82.50	
Great Lakes Paper Company, 27 A Shares, N.P.V.	756.00	
Great Lakes Paper Company, 24 Common Shares, N.P.V.	270.00	
Drumheller Consolidated Collieries Limited, 30 Shares, N.P.V.		
United Dairies Limited, 20 Shares, N.P.V.		
Medicine Hat Greenhouses Limited, 200 Shares, N.P.V.		
	<u>\$ 3,500.00</u>	<u>\$ 3,777.25</u>
Cash on hand and in banks.....		\$ 3,500.00
Interest accrued		1,084.07
Agents' balances and premiums uncollected:		294.50
Written on or after October 1, 1936		351.71
Furniture and fixtures		535.00
		<u> </u>
Gross Assets.....		\$39,265.28
Deduct Assets not admitted:		
Furniture and fixtures	\$ 535.00	
Deficiency of market under book value of bonds, debentures and stock	10,046.75	
Adjustment to agree with Surplus as at December 31, 1935 (Examination Report)	1,214.08	
		<u> </u>
		\$11,795.83
		<u> </u>
Total Admitted Assets.....		\$27,469.45

LIABILITIES

Total provision for unpaid claims		\$ 1,970.67
Total net reserve (carried out at 100%)		2,345.95
Expenses due and accrued		155.00
Taxes due and accrued		136.10
Endowment Reserve		2,685.88
		<u> </u>
Total Liabilities excluding Capital Stock.....		\$ 7,293.60
Capital Stock paid in cash.....	\$31,212.50	
Deficit as per audited statement	\$ 9,287.57	
Furniture and fixtures	535.00	
Miscellaneous adjustment	1,214.08	
	<u> </u>	<u> </u>
	11,036.65	20,175.85
		<u> </u>
Total Liabilities.....		\$27,469.45

PROFIT AND LOSS ACCOUNT

Net premiums written	\$14,899.35
Reserve of unearned premiums:	
At beginning of year	\$ 3,056.75
At end of year	2,345.95
	<u> </u>
Decrease	\$ 710.80
	<u> </u>
Net premiums earned	\$15,610.15
Net losses and claims incurred	\$ 4,867.12
Commissions	5,510.52
Taxes	448.77
Salaries, fees and travelling expenses	3,960.00
All other expenses	1,222.11

Total claims and expenses	\$16,008.52
Underwriting loss	\$ 398.37
Other revenue:	
Interest earned—Cash and accruals	\$ 1,206.77
Increase in market value of investments	2,168.45
Adjustment Endowment Reserve	230.40
	<u>\$ 3,605.62</u>
Net Profit for the year	<u>\$ 3,207.25</u>
SURPLUS FOR PROTECTION OF POLICYHOLDERS	
Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$17,128.18
Net profit for the year	3,207.25
	<u>\$20,335.43</u>
Income Taxes	159.58
	<u>\$20,175.85</u>

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BUILDING, CALGARY, ALBERTA

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923.

Licensed in Alberta, British Columbia and Saskatchewan.

Officers:

H. E. Wingfield, President	Calgary, Alberta
A. Corrie, Vice-President	Michel, B.C.
G. A. Wilson, General Manager and Secretary-Treasurer	Calgary, Alberta

Directors:

H. E. Wingfield, A. Corrie, G. Fisher, J. G. Norstrant, E. Roberts, Dr. W. Dixon, J. Harries, E. E. Murray, G. A. Wilson.

Auditors: McCannel Bros. & Co., Chartered Accountants, Calgary, Alberta.

Amount of Capital Stock authorized	\$500,000.00
Number of Shares, 5,000. Par Value \$100.00	

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$500,000.00	\$ 60,632.00
Capital Stock at end of year	\$500,000.00	\$ 60,632.00
Total amount paid as Premium on Capital Stock, Dec. 31, 1936		<u>\$ 38,471.60</u>

FINANCIAL STATEMENT (December 31st, 1936)

ASSETS

(As filed by the Company—not examined)

Value of Bonds and Debentures:

Held solely for the protection of policyholders. Reciprocal deposit with the Government of the Province of Alberta.

	Par Value	Book Value
Province of Alberta Debentures, 1943, 5%	\$10,000.00	\$ 9,950.00
Province of Alberta Debentures, 1957, 4%	500.00	412.50
Province of Alberta Debentures, 1958, 4½%	3,000.00	2,910.00
Province of Alberta Debentures, 1960, 4½%	18,000.00	16,107.50
Province of British Columbia Debentures, 1953, 4½%	17,000.00	16,957.50
Province of Saskatchewan Debentures, 1957, 4%	6,000.00	4,950.00

Province of Saskatchewan Debentures, 1960, 4%	8,500.00	7,480.00
City of Calgary Debentures, 1942, 4½%	4,866.66	4,634.72
Province of Alberta Savings Certificates, Demand, 4%	3,000.00	3,000.00

\$ 70,866.66 \$ 66,402.22

Held by the Company at Head Office:

New Westminster Harbor Commission Gold Debentures, 1948, 4¾%	2,000.00	1,950.00
Province of Alberta Debentures, 1943, 5%	9,000.00	8,893.08
Province of Alberta Debentures, 1956, 4½%	2,000.00	2,340.00
Province of Alberta Debentures, 1958, 4½%	12,000.00	11,647.12
Province of Alberta Debentures, 1960, 4½%	9,000.00	8,670.00
Province of Alberta Debentures, 1967, 4½%	3,000.00	2,918.23
Province of British Columbia Debentures, 1956, 4½%	5,000.00	4,787.50
Province of British Columbia Debentures, 1969, 4½%	8,000.00	7,680.00
Province of Saskatchewan Debentures, 1945, 4½%	5,000.00	4,947.50
Province of Saskatchewan Debentures, 1955, 4½%	3,000.00	2,857.50
Province of Saskatchewan Debentures, 1960, 4½%	12,000.00	11,555.00
City of Calgary Debentures, 1944, 5½%	2,000.00	1,765.00
City of Calgary Debentures, 1945, 4½%	1,000.00	772.50
City of Calgary Debentures, 1947, 4½%	2,000.00	1,690.00
City of Calgary Debentures, 1951, 6%	1,000.00	920.00
City of Calgary Debentures, 1954, 5½%	5,000.00	4,725.00
City of Edmonton Debentures, 1943, 5%	4,000.00	3,590.00
City of Lethbridge Debentures, 1943, 5%	4,866.66	4,618.03
City of Lethbridge Debentures, 1945, 5%	3,000.00	2,969.30
Sheep Creek School District Debentures, 1943, 5½%	1,122.58	1,122.58

\$164,855.90 \$156,820.56

Mortgage loans on real estate (First Mortgages) 8,305.39

Cash on hand and in banks:

On hand at head office	\$ 4,572.90	
In chartered banks of Canada in Canada	19,774.58	
		24,347.48

Interest accrued 1,596.20

Agents' balances and premiums uncollected:

Written prior to October 1, 1936	\$ 1,381.68	
Written on or after October 1, 1936	10,247.15	
		11,628.83

Furniture and fixtures 1,543.98

All other assets 38.00

Gross Assets \$204,280.44

Deduct Assets not admitted:

Agents' balances on premiums written prior to October 1, 1936	\$ 1,381.68	
Furniture and fixtures	1,543.98	
		2,925.66

Total Admitted Assets \$201,354.78

LIABILITIES

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims:			
Accident and Sickness	\$7,955.45		\$7,955.45
Automobile	610.55		610.55
	\$8,566.00		\$8,566.00

Total Net Reserve (carried out
at approximately 80%):

	In Canada		Outside Canada		Total
	Net Premiums	Reserve	Net Premiums	Reserve	Reserve
Fire	\$ 2,942.91	\$ 1,593.91			\$ 1,593.91
Automobile	26,922.84	10,769.12			10,769.12
Accident and Sickness	49,749.52	22,340.99			22,340.99
Plate Glass	186.55	149.74			149.74
	\$79,801.82	\$34,853.76			\$34,853.76

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$125,341.87
Net profit for the year	11,289.74
	<u>\$136,631.61</u>
Dividends declared to shareholders	4,842.00
	<u>\$131,789.61</u>
Decrease in unadmitted assets	3,591.62
Surplus of assets over liabilities (excluding capital stock) at end of year	<u><u>\$135,381.23</u></u>

EXHIBIT OF PREMIUMS

FIRE:	Alberta	Elsewhere	Total
Gross in force at end of 1935	\$ 3,954.39	\$ 18,547.16	\$ 22,501.55
Taken in 1936 (new and renewed)	4,348.02	12,044.74	16,392.76
Ceased in 1936 (including renewed)	2,024.71	7,440.43	9,465.14
	<u>\$ 6,277.70</u>	<u>\$ 23,151.47</u>	<u>\$ 29,429.17</u>
Amount reinsured	5,649.93	21,836.33	27,486.26
	<u>\$ 627.77</u>	<u>\$ 1,315.14</u>	<u>\$ 1,942.91</u>
AUTOMOBILE:			
Gross in force at end of 1935	\$ 1,846.82	\$ 16,518.72	\$ 18,365.54
Taken in 1936 (new and renewed)	2,147.50	26,342.98	28,490.48
Ceased in 1936 (including renewed)	1,946.49	17,987.69	19,934.18
Net in force at end of 1936	2,047.83	24,874.01	26,921.84
ACCIDENT AND SICKNESS:			
Gross in force at end of 1935	13,436.80	42,658.85	56,095.65
Taken in 1936 (new and renewed)	25,930.52	79,510.69	105,441.21
Ceased in 1936 (including renewed)	27,434.13	84,353.21	111,787.34
Net in force at end of 1936	11,933.19	37,816.33	49,749.52
GUARANTEE:			
Gross in force at end of 1935	86.35	.....	86.35
Taken in 1936 (new and renewed) .....	.....	.....	.....
Ceased in 1936 (including renewed)	86.35	.....	86.35
Net in force at end of 1936 .....	.....	.....	.....
PLATE GLASS:			
Gross in force at end of 1935	118.00	.....	118.00
Taken in 1936 (new and renewed)	186.55	.....	186.55
Ceased in 1936 (including renewed)	118.00	.....	118.00
Net in force at end of 1936	186.55	.....	186.55

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta, April 10, 1917.

Officers:

C. H. Dunham, President	Calgary, Alberta
J. O. Miller, Vice-President	Calgary, Alberta
Miss G. M. Taylor, Secretary	Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. Milton Martin, C. Anderson, J. A. Bell, A. Young, L. C. Jackson, Frank L. Watt, E. P. Johnson.	
Amount of Capital Stock Authorized	\$500,000.00
No. of Shares, 10,000. Par Value \$50.00.	

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$200,200.00	\$ 25,000.00
Capital Stock at end of year	\$200,200.00	\$ 25,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Value of Bonds and Debentures:

Held solely for the protection of policyholders, on deposit with the Government of the Province of Alberta.

	Par Value	Market Value
City of Calgary Debentures, 1937, 4½%	\$ 1,946.64	\$ 1,533.84
City of Calgary Debentures, 1940, 4½%	1,459.98	1,276.92
City of Calgary Debentures, 1944, 5½%	2,000.00	1,800.00
Wainwright S.S.D. No. 31 Debentures, 1944, 6½%	4,363.62	4,123.62
	\$ 9,770.24	\$ 8,734.38

Held by the Company at Head Office:

Dominion of Canada Debentures, 1943, 5%	200.00	180.00
Dominion of Canada Debentures, 1944, 4½%	100.00	90.00
Cardston S.D. No. 457 Debentures, 1940, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1941, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1942, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1943, 6%	1,166.66	1,090.82
Cardston S.D. No. 457 Debentures, 1944, 6%	166.66	155.82
Cardston S.D. No. 457 Debentures, 1945, 6%	166.66	155.82
	\$12,070.20	\$10,874.30

Loans secured by bonds, stocks and other collateral 642.56

Mortgage loans on real estate:

First mortgages	\$18,635.51
Agreements for sale	1,483.75
	20,119.26

Book value of stocks owned:

State Finance Corporation Limited (5% Preferred), 480 shares, \$25.00 par	\$12,000.00
Occidental Finance Corporation Limited (8% Preferred), 56 shares, \$25.00 par	1,400.00
British American Oil Company Limited, 25 shares, N.P.V.	378.13
McColl Frontenac Oil Company Limited, 25 shares, N.P.V.	368.75
Canadian Fire Insurance Company, 10 shares, \$50.00 par	772.50
National Breweries, Ltd., 20 shares, N.P.V.	826.25
Montreal Light, Heat & Power Consolidated, 20 shares, N.P.V.	715.00
British Columbia Power Corporation Limited, 20 shares Class A Common	756.25
Canadian Northern Power Corporation, 20 shares, N.P.V.	516.25
	17,733.13
Cash on hand and in banks	1,919.75

Agents' balances and premiums uncollected:

Written on or after October 1, 1936	2,259.19
Bills receivable (Shareholders Demand Notes)	14,800.00
All other assets (Accounts Receivable)	7,790.15

Gross Assets \$76,138.34

Deduct Assets Not Admitted:

Bills Receivable (Shareholders Demand Notes)	14,800.00
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Net Admitted Assets \$61,338.34

LIABILITIES

Total provision for unpaid claims		\$ 475.00
Reserve for unearned premiums (carried out at 100%):		
Class of Insurance	Net Premiums in Force	Reserve of Unearned Premiums
Fidelity and Guarantee	\$ 797.74	\$ 398.87
Inland Transportation	72.00	36.00
Plate Glass	1,975.71	999.66
	<u>\$2,845.45</u>	<u>\$1,434.53</u>
Taxes due and accrued		1,434.53
Reinsurance premiums		1,950.00
		<u>2,521.00</u>
Total liabilities excluding Capital Stock		\$ 6,380.53
Capital Stock paid in cash		\$25,000.00
Surplus in Profit and Loss Account		29,957.81
		<u>54,957.81</u>
Total liabilities		<u>\$61,338.34</u>

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premiums	Reinsurance Ceded	Net Premiums Written
Net Premiums Written:				
Fire	\$ 8,965.43	\$ 997.53	\$ 7,330.42	\$ 637.48
(Fire adjustment 1935)				1,252.62
Automobile	5,315.94	1,031.21	4,125.54	159.19
(Automobile adjustment 1935)				247.51
Fidelity	890.60	92.86		797.74
Plate Glass	817.20	572.62		244.58
Transit	72.00			72.00
	<u>\$16,061.17</u>	<u>\$ 2,694.22</u>	<u>\$11,455.96</u>	<u>\$ 3,411.12</u>
Reserve of unearned premiums:				
At beginning of year				\$ 2,370.13
At end of year				1,434.53
Decrease				<u>\$ 935.60</u>
Net premiums earned				<u>\$ 4,346.72</u>
Net losses and claims incurred				\$ 623.11
Commissions				430.46
Taxes				2,134.84
Salaries, fees and travelling expenses				2,594.61
All other expenses				78.30
Total claims and expenses				<u>\$ 5,861.32</u>
Underwriting loss				<u>\$ 1,514.60</u>
Other revenue:				
Interest earned			\$ 96.59	
Dividends earned			70.00	
Adjustments of Reserve for Losses			1,625.00	
			<u></u>	<u>\$ 1,791.59</u>
Net profit for the year				<u>\$ 276.99</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$54,666.12
Net profit for the year	276.99
Adjustment of Contingency Reserve	14.70
Surplus of assets over liabilities (excluding capital stock) at end of year	<u>\$54,957.81</u>

EXHIBIT OF PREMIUMS

FIRE:

Gross in Force at end of 1935	\$12,597.40
Taken in 1936 (new and renewed)	8,956.35
Ceased in 1936 (including renewed)	4,021.86
Gross in Force at end of 1936	17,531.89
Reinsurance	17,531.89
Net in Force at end of 1936	

AUTOMOBILE:

Gross in Force at end of 1935	4,444.81
Taken in 1936 (new and renewed)	5,315.94
Ceased in 1936 (including renewed)	5,476.02
Gross in Force at end of 1936	4,284.73
Reinsurance	4,284.73
Net in Force at end of 1936	

FIDELITY AND GUARANTEE:

Gross in Force at end of 1935	1,209.19
Taken in 1936 (new and renewed)	797.74
Ceased in 1936 (including renewed)	1,209.19
Gross in Force at end of 1936	797.74
Net in Force at end of 1936	797.74

PLATE GLASS:

Gross in Force at end of 1935	2,482.19
Taken in 1936 (new and renewed)	817.20
Ceased in 1936 (including renewed)	1,323.68
Gross in Force at end of 1936	1,975.71
Net in Force at end of 1936	1,975.71

TRANSIT:

Gross in Force at end of 1935	80.00
Taken in 1936 (new and renewed)	72.00
Ceased in 1936 (including renewed)	80.00
Gross in Force at end of 1936	72.00
Net in Force at end of 1936	72.00

NATIONAL PLATE GLASS INSURANCE COMPANY, LIMITED

HEAD OFFICE: MCARTHUR BUILDING, WINNIPEG, MANITOBA

Commenced Business, April 16, 1906.

Commenced Business in Alberta, October, 1913.

Licensed in Alberta to transact Plate Glass Insurance.

Officers:

President and General Manager	W. E. Lough
Vice-President	Liley Paterson
Secretary-Treasurer	R. D. Paterson

Directors:

W. E. Lough, Winnipeg, Manitoba; J. D. Paterson, Winnipeg, Manitoba;
Liley Paterson, Winnipeg, Manitoba; R. D. Paterson, Winnipeg, Mani-
toba; Barbara Tarr, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta	\$3,000.00
Authorized Capital	\$30,000.00
Amount Paid Up	15,000.00

FINANCIAL STATEMENT (December 31st, 1936)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate:		
First mortgages	\$ 4,082.20	
Second and subsequent mortgages	7,643.35	
Agreements for sale	1,790.39	
		<u>\$13,515.94</u>
Book value of bonds, debentures and debenture stocks owned		10,905.25
Cash on hand and in banks		94.03
Interest due and accrued		316.27
Agents' balances and premiums uncollected		251.05
		<u>25,082.55</u>
Total Assets		<u>\$25,082.55</u>

LIABILITIES

Total net reserve	\$ 3,282.35	
Dividends to shareholders declared, but not yet due	262.50	
Taxes due and accrued	225.77	
Reserve for loss on investments	1,071.17	
Accounts payable	137.00	
		<u>4,978.79</u>
Total Liabilities excluding Capital Stock		\$ 4,978.79
Capital stock paid in cash	\$15,000.00	
Surplus in Profit and Loss Account	5,103.76	
		<u>20,103.76</u>
Total Liabilities		<u>\$25,082.55</u>

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net premiums written	\$ 1,546.38		\$ 1,546.38
Reserve of unearned premiums:			
At beginning of year	3,282.35		
At end of year	3,282.35		
Increase or decrease			
Net premiums earned	\$ 1,546.38		\$ 1,546.38
Net losses and claims incurred	\$ 815.22		\$ 815.22
Commissions	330.33		330.33
Taxes (excluding taxes on real estate)	129.31		129.31
Salaries, fees and travelling expenses	505.00		505.00
All other expenses	19.30		19.30
			<u>1,799.16</u>
Total claims and expenses			\$ 1,799.16
Underwriting loss			\$ 252.78
Other revenue			\$ 1,581.70
Other expenditure			\$ 206.30
Net profit for the year			<u>\$ 1,122.62</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$20,181.14
Net profit for the year	1,122.62
	<u>21,303.76</u>
Dividends declared to shareholders	1,200.00
	<u>20,103.76</u>
Surplus of assets over liabilities (excluding capital stock) at end of year	<u>\$20,103.76</u>

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA

Organized, February, 1905. Commenced Business, March, 1905.

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
Charles McDiarmid, Vice-President	Winnipeg, Manitoba
F. W. Ritter, Secretary	Winnipeg, Manitoba
H. C. McWilliams, Treasurer	Winnipeg, Manitoba

Directors:

J. B. Sinclair, C. McDiarmid, H. C. McWilliams, J. A. McDonald, H. Cameron, Walter Thorn, A. S. Peterson, F. E. Sine, R. Skov.
Auditors: Rankin, Saul & Thornton, Chartered Accountants, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta.....\$11,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Cash value of bonds, debentures and debenture stocks owned	\$108,732.42
Cash on hand and in banks	20,206.77
Assessments due December 31st, 1936	1,674.65
Guarantee deposit due	14.00
Total Assets	<u>\$130,627.84</u>

LIABILITIES

Reserve for loss on investments	\$ 13,652.22
Guarantee Deposit	57,359.90
Excess assessments set up as a reserve for fire losses	3,615.72
	<u>\$ 74,627.84</u>
Excess of assets over liabilities (surplus for protection of policyholders)	56,000.00
Total Liabilities	<u>\$130,627.84</u>

PROFIT AND LOSS ACCOUNT

	In Canada.	Outside Canada.	All Business.
Net assessments written	\$ 4,365.86		\$ 4,365.86
Net assessments earned	\$ 4,365.86		\$ 4,365.86
Net losses and claims incurred	\$ 4,094.02		\$ 4,094.02
Net adjustment expenses			111.81
Taxes (excluding taxes on real estate)			830.64
Salaries, fees and travelling expenses			2,488.30
All other expenses			582.19
Total claims and expenses			<u>\$ 8,106.96</u>
Underwriting loss			<u>\$ 3,741.10</u>
Other revenue:			
Interest earned	\$5,093.74		
Profit on sale of securities and real estate	907.50		
Premiums on Foreign Exchange	12.38		
			<u>\$ 6,013.62</u>

Other expenditure:

Profit on sale of securities added to Investment Reserve	\$ 907.50	
Increase in reserve for fire losses	1,365.02	
		\$ 2,272.52

Net profit/loss for the year

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year..... \$56,000.00

Net profit for the year

Dividends declared to shareholders

Surplus of assets over liabilities at end of year..... \$56,000.00

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 MCMILLAN BUILDING, SASKATOON, SASKATCHEWAN.

Incorporated, February 21st, 1908.

Commenced Business in Alberta, June 9th, 1927.

Officers:

R. J. Harper, President..... Leney, Saskatchewan
 William Kershaw, Vice-President..... Saskatoon, Saskatchewan
 H. R. Earl, Managing Director..... Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R. Earl, D. Maclean, J. H. Bailey, A. Ross,
 J. H. Evans, O. C. Lawson, H. J. Beck.

Auditors: Stempel & Patrick, Chartered Accountants, Saskatoon, Saskatchewan.

Reciprocal deposit with the Government of Saskatchewan.....\$50,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned:

Not in default	\$182,180.22	
In default	32,657.36	
		\$214,837.58

Cash on hand and in banks:

On hand at Head Office	\$ 150.00	
In chartered banks of Canada in Canada	51,250.82	
		51,400.82

Interest: Due, \$7,994.74; Accrued, \$3,330.25

Agents' balances and premiums uncollected:

Written prior to October 1, 1936	\$ 12,753.22	
Written on or after October 1, 1936	29,404.60	
		42,157.82

Amount due from reinsurance on losses already paid

Furniture and Fixtures

All other assets:

Assessments receivable	\$ 7,941.41	
Automobiles	2,014.00	
Premium note residue	216,858.71	
Cash value life insurance	1,189.00	
Reinsurance trust	15,770.32	
Subrogated mortgage	744.19	
Travelling expenses advanced	250.00	
		244,767.63

Gross Assets \$579,318.16

Deduct assets not admitted:

Agents' balances on premiums written prior to October 1, 1936	\$ 12,753.22	
Furniture and fixtures	5,994.02	
Automobiles	2,014.00	
		<u>20,761.24</u>
Total Admitted Assets		<u>\$558,556.92</u>

LIABILITIES

Total provision for unpaid claims	\$ 10,118.18	
Total net reserve carried out at 80%	157,216.15	
Reinsurance premiums	8,540.58	
Investment reserves	35,363.11	
Contingency reserves	15,770.32	
Prepaid assessments	877.67	
Premium note residue	216,858.71	
		<u>\$444,744.72</u>
Excess of assets over liabilities (surplus for protection of policyholders)	113,812.20	
Total Liabilities		<u>\$558,556.92</u>

PROFIT AND LOSS ACCOUNT

Net premiums written		All Business <u>\$227,254.80</u>
Reserve of unearned premiums (80%):		
At beginning of year	\$110,161.20	
At end of year	157,216.15	
Increase		<u>\$ 47,054.95</u>
Net premiums earned		<u>\$180,199.85</u>
Net losses and claims incurred	\$ 83,700.82	
Net adjustment expenses	10,092.99	
Commissions	58,569.50	
Taxes (excluding taxes on real estate)	4,079.17	
Salaries, fees and travelling expenses	23,046.12	
All other expenses	13,187.50	
Total claims and expenses	<u>\$192,676.10</u>	
Underwriting loss	<u>\$ 12,476.25</u>	
Other revenue:		
Interest on investments	\$ 9,173.50	
Bad debts recovered previously written off	1,669.91	
Collection costs	2.75	
Extinguishers	120.87	
Finance and Head Office fees	188.43	
Head Office commissions	17,772.07	
		<u>\$ 28,927.53</u>
Other expenditure:		
Reserve for agents' balances	\$ 3,008.51	
Investment reserve	2,803.20	
Depreciation	1,446.65	
		<u>7,258.36</u>
Net profit for the year		<u>\$ 9,192.92</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year.....	\$131,240.29
Net profit for the year	9,192.92
	<u>\$140,433.21</u>
Difference levy and collection	\$ 900.63
Profit: Investments, automobiles, etc.	1,150.80
Returned cheques	1.65
	<u>2,053.08</u>
	<u>\$142,486.29</u>
Furniture and fixtures	\$ 5,994.02
Automobiles	2,014.00
Adjustment reserves	5,666.07
Retirement fund	15,000.00
	<u>28,674.09</u>
Surplus of assets over liabilities at end of year	<u><u>\$113,812.20</u></u>

EXHIBIT OF PREMIUMS IN FORCE

	Alberta	Elsewhere	Total
FIRE:			
Gross in force at end of 1935	\$105,887.44	\$162,967.20	\$268,854.64
Taken in 1936 (including new and renewed)	73,604.02	87,155.83	160,759.85
Ceased in 1936 (including renewed)	46,590.46	72,057.44	118,647.90
Gross in force at end of 1936	132,901.00	178,065.59	310,966.59
Reinsurance	11,882.69		11,882.69
Net in force at end of 1936	121,018.31	178,065.59	299,083.90
AUTOMOBILE:			
Gross in force at end of 1935	27,308.68	14,952.80	42,261.48
Taken in 1936 (new and renewed)	41,995.51	46,021.58	88,017.09
Ceased in 1936 (including renewed)	26,672.14	18,717.14	45,389.28
Gross in force at end of 1936	42,632.05	42,257.24	84,889.29
Reinsurance	18,144.76		18,144.76
Net in force at end of 1936	24,487.29	42,257.24	66,744.53

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE: 208 FEDERAL BUILDING, RICHMOND STREET WEST, TORONTO, ONT.

Incorporated July 21, 1921. Commenced Business in Alberta,
February 20th, 1923.

Officers:

President	G. Larratt Smith, K.C.
Vice-President	Professor M. A. MacKenzie
Vice-President	W. P. Fess
General Manager	W. P. Fess
Assistant General Manager	W. F. Spry
Secretary-Treasurer	C. W. Sykes

Directors:

S. E. Anglin, J. T. Braund, C. W. Buchanan, W. P. Fess, Ray Lawson,
Professor M. A. MacKenzie, J. Fyfe Smith, Rt. Hon. A. Meighen,
G. Larratt Smith, K.C.

Auditors: Clarkson, Gordon, Dilworth & Nash, Toronto, Ontario.

Amount deposited with the Government of Alberta	\$25,000.00
Amount of Capital Stock Authorized	\$600,000.00
Number of Shares, 200,000. Par Value \$3.00.	

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$284,391.00	\$284,391.00
Capital Stock at end of year	\$284,391.00	\$284,391.00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	\$883,136.10
Total amount paid to December 31, 1936	\$883,136.10

FINANCIAL STATEMENT
(As filed by the Company—not examined)

ASSETS

Book value of real estate—held for sale	\$	3,500.00
Mortgage loans on real estate—first mortgages		40,950.00
Book value of bonds, debentures and debenture stocks owned:		
Not in default	\$806,751.74	
In default	11,497.51	
		818,249.25
Book value of stocks owned		165,478.80
Cash on hand and in banks:		
On hand at Head Office and Branches	\$	3,378.79
In chartered banks of Canada in Canada		61,261.42
In all other banks and depositories		161.24
		64,801.45
Interest Due, \$95.00; Accrue, \$9,177.33		9,272.33
Dividends due		1,671.03
Agents' balances and premiums uncollected:		
Written prior to October 1, 1936	\$	31,941.43
Written on or after October 1, 1936		122,713.54
Premiums due from reinsuring companies:		
Written prior to October 1, 1936		2.75
Written on or after October 1, 1936		2,148.65
		156,806.37
Amount due from reinsurance on losses already paid		73.17
Amounts due from other Insurance Companies		12,872.08
Total Gross Assets		\$1,273,674.48
Deduct Assets not admitted:		
Agents' balances on premium written prior to October 1, 1936	\$	31,941.43
Premiums due from reinsuring companies written prior to October 1, 1936		2.75
		31,944.18
Total Admitted Assets		\$1,241,730.30

LIABILITIES

	In Canada	Outside Canada	Total Liabilities
Total provision for unpaid claims	\$214,778.63		\$ 214,778.63
Total net reserve, \$5,000.00 carried out at 100%, \$371,165.98 carried out at 80%	301,905.36	\$ 27.43	301,932.79
Cash dividends to shareholders due and unpaid			55.75
Expenses due and accrued			8,762.60
Taxes due and accrued			2,817.74
Reinsurance premiums			8,641.25
Return premiums and balances due agents			639.75
Investment reserves			3,000.00

Contingency reserves	25,000.00
Reserve for premiums returnable under Workmen's Compensation Insurance	900.58
Sundry Accounts payable	750.78
Total liabilities excluding Capital Stock	\$ 567,279.87
Capital Stock paid in cash	\$284,391.00
Surplus in Profit and Loss Account	390,059.43
Excess of assets over liabilities (surplus for protection of policyholders)	674,450.43
Total Liabilities	<u>\$1,241,730.30</u>

PROFIT AND LOSS ACCOUNT

	In Canada	Outside Canada.	All Business.
Net premiums written	\$632,469.80	\$ 46.08	\$ 632,515.88
Reserve of unearned premiums:			
At beginning of year	\$288,872.61		\$ 288,872.61
At end of year	301,905.36	27.43	301,932.79
Increase	\$ 13,032.75	\$ 27.43	\$ 13,060.18
Net premium earned	\$619,437.05	\$ 18.65	\$ 619,455.70
Net losses and claims incurred			\$ 295,154.59
Net adjustment expenses			37,138.14
Commissions			146,759.72
Taxes (excluding taxes on real estate)			21,902.34
Salaries, fees and travelling expenses			106,320.11
All other expenses			54,873.06
Total claims and expenses			\$ 662,147.96
Underwriting loss			\$ 42,692.26
Other revenue:			
Interest earned:			
Cash and accruals	\$38,681.86		
Adjustment by amortization	417.22		
		\$39,099.08	
Dividends earned		8,525.02	
Rents earned		78.64	
Profit on sale of securities and real estate		8,089.65	
Decrease in deficiency of market under book value of securities		7,000.00	
Decrease in reserve Workmen's Compensation		5,113.02	
Bank interest		127.74	
Premium on Sterling		66.20	
			\$ 68,099.35
Other expenditure:			
Bad debts written off			2,145.26
Net Profit for the year			<u>\$ 23,261.83</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$ 673,865.57
Net profit for the year	23,261.83
	<u>\$ 697,127.40</u>
Dividends declared to shareholders	23,696.00
	<u>\$ 673,431.40</u>
Decrease in unadmitted assets	1,019.03
Surplus of assets over liabilities (excluding capital stock) at end of year	<u>\$ 674,450.43</u>

EXHIBIT OF PREMIUMS—ALBERTA

FIRE:

Gross in Force at end of 1935.....	\$ 14,330.93
Taken in 1936 (new and renewed)	22,604.20
Ceased in 1936 (including renewed)	14,551.36
Gross in Force at end of 1936	22,383.77
Reinsurance	7,862.21
Net in Force at end of 1936	14,521.56

AUTOMOBILE:

Gross in Force at end of 1935	12,208.96
Taken in 1936 (new and renewed)	36,641.75
Ceased in 1936 (including renewed)	38,164.79
Gross in Force at end of 1936	10,685.92
Reinsurance	2,433.97
Net in Force at end of 1936	8,251.95

ACCIDENT:

Gross in Force at end of 1935	392.00
Taken in 1936 (new and renewed)	158.50
Ceased in 1936 (including renewed)	401.00
Gross in Force at end of 1936	149.50
Reinsurance	30.00
Net in Force at end of 1936	119.50

ACCIDENT AND SICKNESS:

Gross in Force at end of 1935 .....	.....
Taken in 1936 (new)	210.00
Ceased in 1936	93.00
Gross in Force at end of 1936	117.00
Net in Force at end of 1936	117.00

BLANKET RESIDENCE:

Gross in Force at end of 1935	45.00
Gross in Force at end of 1936	45.00
Net in Force at end of 1936	45.00

GUARANTEE:

Gross in Force at end of 1935	1,799.51
Taken in 1936 (new and renewed)	3,835.73
Ceased in 1936 (including renewed)	2,731.14
Gross in Force at end of 1936	2,904.10
Reinsurance	100.00
Net in Force at end of 1936	2,804.10

INLAND TRANSIT:

Gross in Force at end of 1935	502.12
Taken in 1936 (new and renewed)	337.98
Ceased in 1936 (including renewed)	537.86
Gross in Force at end of 1936	302.24
Net in Force at end of 1936	302.24

PLATE GLASS:

Gross in Force at end of 1935	1,205.88
Taken in 1936 (new and renewed)	922.41
Ceased in 1936 (including renewed)	1,289.88
Gross in Force at end of 1936	838.41
Reinsurance	360.00
Net in Force at end of 1936	478.41

PUBLIC LIABILITY:

Gross in Force at end of 1935	5,870.94
Taken in 1936 (new and renewed)	7,721.81
Ceased in 1936 (including renewed)	6,649.73
Gross in Force at end of 1936	6,943.02
Reinsurance	6,991.27
Net in Force at end of 1936	* 48.25

THEFT:

Gross in Force at end of 1935	1,080.09
Taken in 1936 (new and renewed)	807.32
Ceased in 1936 (including renewed)	1,013.14
Gross in Force at end of 1936	874.27
Net in Force at end of 1936	874.27

WEATHER:

Gross in Force at end of 1935 .....	.....
Taken in 1936 (new)	48.00
Gross in Force at end of 1936	48.00
Net in Force at end of 1936	48.00

*Denotes red ink figures.

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: POWER BUILDING, WINNIPEG, MANITIBA

Incorporated March 26, 1911. Commenced Business, January 1, 1912.

Commenced Business in Alberta, January 2, 1917.

Officers:

President	Richard W. Craig, K.C.
Vice-President	Hugh M. Dyer
General Manager	Homer S. Robinson
Secretary and Actuary	Stuart F. Conrod

*Directors:*Richard W. Craig, K.C., Hugh M. Dyer, William Hudson, Dr. A. J. Fraser,
Dr. A. M. Campbell.

Auditors: Rankin, Saul & Thornton, Winnipeg, Manitoba.

Amount of Capital Stock Authorized\$1,000,000.00
 Number of Shares, 10,000. Par Value \$100.00.

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$844,400.00	\$211,100.00
Deduct Capital Stock forfeited or cancelled	33,800.00	8,450.00
Capital Stock at end of year	<u>\$810,600.00</u>	<u>\$202,650.00</u>

Premium on Capital Stock

Total amount paid as premium on Capital Stock at beginning of year	<u>\$159,498.66</u>
Total amount paid to 31st December, 1936	<u>\$159,498.66</u>

FINANCIAL STATEMENT

(As filed by the Company—not examined)

SYNOPSIS OF LEDGER ACCOUNTS

As at 31st December, 1935:

Net Ledger Assets	\$1,319,732.67
Borrowed money	98,500.00
Bank overdraft	9,592.25
Total Ledger Assets	<u>\$1,427,824.92</u>
Increase in Ledger Assets in 1936:	
Income	\$ 279,942.06
Total Increase	<u>\$ 279,942.06</u>
Total	<u><u>\$1,707,766.98</u></u>

Decrease in Ledger Assets in 1936:

Disbursements	\$ 242,687.80
Amount by which Ledger Assets were written down	3,345.96
Decrease in borrowed money	23,500.00
Decrease in bank overdraft	1,966.16

Total decrease	\$ 271,499.92
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As at 31st December, 1936:

Net Ledger Assets	\$1,353,640.97
Borrowed money	75,000.00
Bank overdraft	7,626.09

Total Ledger Assets	\$1,436,267.06
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Total	\$1,707,766.98
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ASSETS

LEDGER ASSETS

Book value of real estate held for sale	\$ 197,594.71
Mortgage loans on real estate:	
First mortgages	\$610,396.63
Agreements for sale	257,507.21
	867,903.84
Amount secured by the Company's policies in force, the reserve on each policy being in excess of indebtedness:	
Loans to policyholders	\$188,447.06
Advances to policyholders under automatic non-forfeiture provisions	106,555.13
	295,002.19
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$ 63,432.40
In default	7,053.92
	70,486.32
Cash on hand and in banks	5,280.00
Total Ledger Assets	\$1,436,267.06

NON-LEDGER ASSETS:

Interest due, \$195,240.79; accrued, \$23,562.58	\$ 218,803.37
Net premiums due and uncollected and deferred	28,580.93
Net consideration for annuities due and uncollected and deferred	1,743.82
Total Non-Ledger Assets	\$ 249,128.12
Total Assets	\$1,685,395.18

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent upon life, disability or other contingency, or on a term certain	\$1,221,198.00
Net liability for payments due under contracts	9,250.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:	
Dividends	\$6,203.00
Amounts assured	5,058.00
All other amounts	4,294.00
	15,555.00
Received from policyholders in advance—premiums	17,558.00
Net dividends to policyholders due and unpaid	587.00
Provincial, municipal and other taxes due and accrued	3,900.00
Dividends to shareholders due and unpaid (unclaimed)	100.00
Salaries, rents and office expenses due and accrued	23.39

Legal fees due and accrued	50.96
Advance payments other than from policyholders	88.02
Borrowed money	75,000.00
Bank overdrafts	7,626.09
Estimated Bonuses due under Managers' Contracts	2,000.00
Audit, 1936	700.00
	<u>\$1,353,636.46</u>
Surplus contingently allotted to deferred dividend policyholders	\$23,082.00
Provision for quinquennial dividends not yet due	4,126.00
Net shareholders' surplus	2,900.72
Contingent reserve	90,000.00
Surplus contingently allotted to quinquennial dividend policyholders	9,000.00
	<u>129,108.72</u>
Capital stock paid in cash	202,650.00
Total Liabilities, Surplus and Capital	<u>\$1,685,395.18</u>

INCOME RECEIPTS

	First Year.	Renewal.	Single.	Totals.
Assurance premiums	\$ 18,587.23	\$158,138.39	\$ 1,094.81	\$177,820.43
Less reinsurance premiums paid	273.67	3,103.74		3,377.41
Total net premiums	\$ 18,313.56	\$155,034.65	\$ 1,094.81	\$174,443.02
Total net consideration for annuities.....	3,222.81	5,029.53	2,900.00	11,152.34
Total group premiums	250.11	24.96		275.07
Total net premium income and consideration for annuities				<u>\$185,870.43</u>
Consideration for supplementary contracts:				
Involving life contingencies			\$2,422.00	
Others			1,328.60	
				<u>3,750.60</u>
Amounts left with the Company at interest (arising out of assurance contracts):				
Dividends			\$1,464.39	
Amounts assured			2,862.75	
All other amounts			2,584.05	
				<u>6,911.19</u>
Interest and dividends				83,400.84
Transfer fees				9.00
Total Income				<u>\$279,942.06</u>

EXPENDITURE DISBURSEMENTS

	Death Claims	Matured Endowments	Disability Claims	Totals
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured—Ordinary	\$26,625.35	\$ 9,462.00	\$ 1,882.80	\$ 37,970.15
Less received for reinsured	900.00			900.00
Net Totals—Ordinary	<u>\$25,725.35</u>	<u>\$ 9,462.00</u>	<u>\$ 1,882.80</u>	<u>\$ 37,070.15</u>
Net surrender values				85,470.70
Net dividends:				
In cash			\$5,773.30	
Left with the company at interest			1,464.39	
Applied as single premiums:				
To purchase bonus addition		\$379.57		
To purchase premium reduction		521.24		
To shorten the endowment or premium period		194.00		
			<u>1,094.81</u>	
Total net dividends				<u>8,332.50</u>
Total net disbursements in respect of assurance contracts				<u>\$130,873.35</u>

In respect of life annuity contracts:		
Cash payments to annuitants	\$1,560.36	
Net dividends—in cash	87.80	
		<u>1,648.16</u>
Total net disbursements in respect of assurance and annuity contracts		<u>\$132,521.51</u>
Net payments on supplementary contracts:		
Involving life contingencies	\$ 85.72	
Others	4,084.49	
		<u>4,170.21</u>
Net reduction in premiums resulting from application of dividends		267.71
Amounts left with the company and interest accumulations withdrawn:		
Dividends	\$334.39	
Amounts assured	217.75	
All other amounts	127.05	
		<u>679.19</u>
Taxes, licenses and fees		6,312.23
Head Office expenses: Salaries, \$29,111.71; directors' fees, \$2,187.50; auditors' fees, \$700.00; travelling expenses, \$1,364.96; rents, \$2,400.00; miscellaneous, \$4,339.97		40,104.14
Branch office and agency expenses: Assurance commissions—first year, \$11,359.53; renewal, \$5,487.29; salaries, \$11,527.93; travelling expenses, \$1,684.77; annuity commissions—single, \$115.00; advanced to agents, \$3,403.40; rents, \$3,675.00; miscellaneous, \$3,600.45		40,853.37
All other expenses: Advertising, \$334.43; office furniture, \$211.74; books and periodicals, \$196.65; postage, \$742.91; express, telegrams and telephones, \$585.14; printing and stationery, \$2,670.55; legal fees, \$246.12; medical fees, \$1,664.95; appraisalment expenses, \$10,833.06; exchange, \$293.89		17,779.44
Total disbursements		<u><u>\$242,687.80</u></u>

EXHIBIT OF ANNUITIES

Arising out of Life Assurance Contracts

Classification	Life Annuities Proper			Involving Life Contingencies (Supplementary Contracts)			Not Involving Life Contingencies (Supplementary Contracts)			Disability Annuities			Totals	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
At end of 1935	4	\$ 1,506.57	.....	.....	8	\$ 3,855.90	5	\$ 1,672.80	17	\$ 7,035.27	.....	.....	.....	.....
New issued	2	329.60	1	\$ 257.16	1	157.08	1	360.00	5	1,103.84	.....	.....	.....	.....
Totals	6	\$ 1,836.17	1	\$ 257.16	9	\$ 4,012.98	6	\$ 2,032.80	22	\$ 8,139.11	.....	.....	.....	.....
Less ceased by:	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Recovery from disability .....	.....	.....	.....	.....	.....	.....	1	\$ 300.00	1	\$ 300.00	.....	.....	.....	.....
Total ceased .....	.....	.....	.....	.....	.....	.....	1	\$ 300.00	1	\$ 300.00	.....	.....	.....	.....
At end of 1936	6	\$ 1,836.17	1	\$ 257.16	9	\$ 4,012.98	5	\$ 1,732.80	21	\$ 7,839.11	.....	.....	.....	.....

EXHIBIT OF POLICIES (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions.	Totals	
	No.	Amount	No.	Amount	No.	Amount.		No.	Amount.
At end of 1935	3,381	\$ 5,793,371	557	\$ 941,864	61	\$ 270,238	\$ 8,802	3,999	\$7,014,275
New issued	599	872,895	185	435,334	18	89,891	704	802	1,398,824
Old revived	24	38,575	6	17,430	2	9,442	202	32	65,649
Old increased		3,996		20,893		15,339			40,228
Transferred to	2	2,000	4	10,500	1	2,000		7	14,500
Totals	4,006	\$ 6,710,837	752	\$ 1,426,021	82	\$ 386,910	\$ 9,708	4,840	\$8,533,476
Less ceased by:									
Death	18	\$ 27,309	1	\$ 500			\$ 250	19	\$ 28,059
Maturity			6	9,422			40	6	9,462
Expiry					1	\$ 2,758		1	2,758
Surrender	227	395,669	19	24,650			202	246	420,521
Lapse	304	495,095	99	224,143	16	90,832		419	810,070
Decrease		33,155		9,451		7,933			50,539
Not taken	40	60,680	24	66,119				64	126,799
Transferred from	5	12,500	2	2,000				7	14,500
Total ceased	594	\$ 1,024,408	151	\$ 336,285	17	\$ 101,523	\$ 492	762	\$1,462,708
At end of 1936	3,412	\$ 5,686,429	601	\$ 1,089,736	65	\$ 285,387	\$ 9,216	4,078	\$7,070,768
Reinsured	17	\$ 45,626	1	\$ 3,000				18	\$ 48,626

MISCELLANEOUS:

Total amount in force divided as to dividend plan: Annual, \$115,723.00; quinquennial, \$2,755,708.00; deferred, \$3,050,586.00; non-participating, \$1,148,751.00; total, \$7,070,768.00.

* Additional accidental death benefits: Gross amount issued, \$51,625.00; reinsured, \$36,125.00 (including reinsurance in Companies not licensed in Canada); in force, \$628,320.00; reinsured, \$612,820.00 (including reinsurance in Companies not licensed in Canada).

* Amount included in actuarial liabilities covers only Accidental Death Coverage returned by the Company without reinsurance.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

Class of Contract.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life	3,177	\$5,165,105	\$ 868,180	\$ 26,000	\$ 8,129
Endowment Assurance	400	574,058	174,786	.....	.....
Term, etc.	26	173,638	1,496	.....	.....
Bonus addition		9,216	4,956	.....	.....
Premium Reduction			663	.....	.....
Additional accidental death benefits		(15,500)	12	.....	.....
Disability Benefits			8,276	.....	.....
Totals	3,603	\$5,922,017	\$1,058,369	\$ 26,000	\$ 8,129
Ordinary without Profits:					
Life	235	\$ 521,324	\$ 58,828	\$ 7,500	\$ 652
Endowment Assurance	201	515,678	45,763	3,000	231
Term, etc.	39	111,749	775	.....	.....
Additional accidental death benefits		(7,500)	5	.....	.....
Disability Benefits			93	.....	.....
Totals	475	\$1,148,751	\$ 105,464	\$ 10,500	\$ 883
Group without Profits	1	\$ 39,000	\$ 20	.....	.....
Totals	1	\$ 39,000	\$ 20	.....	.....
Grand Totals	4,079	\$7,109,768	\$1,163,853	\$ 36,500	\$ 9,012

STATEMENT OF ACTUARIAL LIABILITIES

ANNUITY SECTION

Class of Annuity.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Annual Payment.	Reserve.	Amount.	Reserve.
With Profits:					
Life Annuities Proper	3	\$ 1,071.65	\$10,909.00	.....	.....
Supplementary contracts: Not involving life con- tingencies	8	3,412.98	23,657.00	.....	.....
Disability Annuities	5	1,732.80	14,326.00	.....	.....
Totals	16	\$ 6,217.43	\$48,892.00	.....	.....
Without Profits:					
Life Annuities Proper	3	\$ 764.52	\$ 9,684.00	.....	.....
Supplementary contracts: Involving life contingencies Not involving life con- tingencies	1	257.16	2,432.00	.....	.....
	1	600.00	5,349.00	.....	.....
Totals	5	\$ 1,621.68	\$17,465.00	.....	.....
Grand Totals	21	\$ 7,839.11	\$66,357.00	.....	.....

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts	\$1,133,213.00	\$ 133,785.00	\$1,266,998.00
Total reserve on reinsured contracts	8,129.00	883.00	9,012.00
<hr/>			
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$1,125,084.00	\$ 132,902.00	\$1,257,986.00
Deduction made therefrom	25,952.00	10,836.00	36,788.00
Full deduction permitted, adjusted for reinsured, being	(25,952.00)	(10,836.00)	(36,788.00)
<hr/>			
Net reserve carried in the liabilities	\$1,099,132.00	\$ 122,066.00	\$1,221,198.00
Net reserve on the statutory basis (without deduction) is less than	1,125,084.00	132,902.00	1,257,986.00
Reserve maintained by the Company in excess of the statutory reserve	*	*	*

*Reserve held on annuities is greater than statutory basis. Excess not computed.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1936

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Aetna Insurance Company	Jas. A. MacKinnon	Edmonton	Fire, Tornado, Inland Marine, Hail, Explosion, Riot and Civil Commotion, Sprinkler Leakage, Life.
Aetna Life Insurance Company	C. S. Bell	Calgary	Fire, Sprinkler Leakage, Weather, Limited Ex- plosion, Inland Transportation, Automobile.
Agricultural Insurance Company	Robert Bamlett	Calgary	Sickness and Accident.
Alberta Life and Accident Insurance Company, Limited	J. D. D. Spence	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Sprinkler Leakage, Weather, Inland Transportation.
Alliance Assurance Company, Limited	H. Milton Martin	Edmonton	Fire, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Hail.
Alliance Insurance Company of Philadelphia	H. V. Heal	Calgary	Fire, Tornado, Auto, Earthquake, Inland Trans- portation, Sprinkler Leakage, Aviation, Ex- plosion, Hail.
American Alliance Insurance Company	C. H. Dunham	Calgary	Automobile.
American Automobile Fire Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile.
American Automobile Insurance Company	Geo. E. Hotson	Medicine Hat	Automobile.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Tornado, Explosion.
American Insurance Company	C. W. Graburn	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Ex- plosion.
Anglo-Scottish Insurance Company, Limited, of London, England	Chas. E. Lane	Calgary	Fire, Auto, Sprinkler Leakage, Explosion.
Atlas Assurance Company, Limited, of London, England	E. S. Buchan	Calgary	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado, Accident, Auto, Burglary, Plate Glass, Limited Hail, Earthquake, Aircraft.
Baliose Fire Insurance Company	G. E. H. Smith	Edmonton	Fire.
Baltimore American Insurance Company of New York	G. R. H. Anderson	Calgary	Fire, Inland Transportation, Property Damage.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Tornado.
Bee Fire Insurance Company of Paris	G. Douglas Holmes	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Bee Hail Insurance Company of Paris.....	J. F. Quigley.....	Calgary.....	Hail.
Boiler Inspection and Insurance Company of Canada.....	Hornbrook, Whittemore & Allan.....	Calgary.....	Steam Boiler, Engine and Breakage of Electrical Machinery.
Boston Insurance Company.....	J. H. Goodwin.....	Calgary.....	Fire, Sprinkler Leakage, Weather, Limited Explosion, Inland Transportation.
British America Assurance Company.....	T. S. Magee.....	Edmonton.....	Fire, Weather, Marine, Inland Transportation, Sprinkler Leakage, Property Damage, Accident, Auto, Liability, Guarantee, Plate Glass, Sickness, Theft, Workmen's Compensation.
British Canadian Insurance Company.....	H. A. Benjamin.....	Calgary.....	Fire, Weather, Marine, Inland Transportation, Sprinkler Leakage, Property Damage, Accident, Sickness, Auto, Boiler, Liability, Guarantee, Plate Glass, Theft, Marine, Workmen's Compensation.
British Crown Assurance Corporation, Limited.....	H. D. Patterson.....	Calgary.....	Fire, Sprinkler Leakage, Tornado, Explosion, Weather, Riot, Civil Commotion.
British Empire Assurance Company.....	E. B. Allsopp.....	Edmonton.....	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Automobile, Employers' Liability, Guarantee, Public Liability, Sickness, Theft.
British and European Insurance Company, Limited.....	J. H. Goodwin.....	Calgary.....	Fire, Tornado, Explosion, Sprinkler Leakage.
British General Insurance Company, Limited.....	F. H. Kenwood.....	Edmonton.....	Fire, Tornado, Explosion, Automobile, Sprinkler Leakage.
British Law Insurance Company, Limited, of London.....	Bamlett Agencies.....	Calgary.....	Fire, Explosion, Sprinkler Leakage, Tornado, Weather.
British Northwestern Fire Insurance Co.	H. D. Patterson.....	Calgary.....	Fire, Sprinkler Leakage, Tornado, Explosion, Weather, Burglary, Sickness, Accident, Employers' Liability, Inland Transportation, Plate Glass.

British Oak Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire, Auto, Sprinkler Leakage, Tornado, Explosion.
British Traders' Insurance Company, Limited	C. E. Demeritt	Calgary	Fire, Use & Occupancy, Rent, Profit, Sprinkler Leakage, Auto, Explosion, Riot & Civil Commotion, Tornado, Property Damage.
Caledonian American Insurance Company of New York	T. W. Teape	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion.
Caledonian Insurance Company of Edinburgh, Scotland	Hugh Melvin	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Auto.
California Insurance Company of San Francisco	J. A. MacKinnon	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado.
Canada Accident and Fire Assurance Company	W. H. Skinner	Calgary	Fire, Accident, Auto, Burglary, Limited Explosion, Guarantee, Sickness, Sprinkler Leakage, Tornado Liability.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	Ronald F. Swaine	Calgary	Fire, Auto, Inland Transportation, Plate Glass, Sprinkler Leakage, Tornado, Accident, Burglary, Guarantee, Sickness, Explosion.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, Auto, Burglary, Explosion, Guarantee, Live Stock, Sprinkler Leakage, Tornado, Plate Glass.
Canadian General Insurance Company	Frank H. Jones	Edmonton	Fire, Rent, Profit, Weather, Burglary, Liability, Use & Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire, Auto, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Accident, Sickness.
Canadian Surety Company	L. G. Dafee	Edmonton	Fire, Liability, Auto, Burglary, Forgery, Guarantee, Plate Glass, Sprinkler Leakage, Tornado, Explosion.
Car and General Insurance Corporation, Limited	W. F. Solomon	Calgary	Fire, Accident, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Sickness, Guarantee, Bond, Suretyship, Burglary, Liability, Automobile.
Casualty Company of Canada	H. Norman Hanly	Calgary	Accident, Sickness, Auto, Burglary, Plate Glass, Guarantee, Inland Transportation, Liability, Fire.
Central Insurance Company, Limited	H. A. Benjamin	Calgary	Fire, Auto, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Central Manufacturers' Mutual Insurance Co. Century Insurance Company, Limited	J. B. Gillies Chas. E. Lane	Edmonton Calgary	Fire, Automobile. Fire, Sprinkler Leakage, Explosion, Guarantee, Burglary, Auto, Plate Glass.
Citizens' Insurance Co. of New Jersey	J. B. Slessor	Edmonton	Fire, Hail, Sprinkler Leakage, Tornado, Limited Explosion, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
City of New York Insurance Company	H. A. Benjamin	Calgary	Fire, Limited Explosion, Hail, Sprinkler Leakage, Tornado, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
Columbia Insurance Company Commercial Life Assurance Company of Canada Commercial Union Assurance Company, Limited, of London, England	E. F. Gregoire J. W. Glenwright C. H. Chapman	Calgary Edmonton Edmonton	Fire, Weather, Sprinkler Leakage, Explosion. Life. Fire, Auto, Sprinkler Leakage, Inland Transportation, Explosion, Tornado, Burglary, Plate Glass, Use & Occupancy, Tourist Baggage, Accident and Sickness, Plate Glass, Rent, Profit, Inland Marine, Guarantee, Bond, Steam Boiler, Property, Live Stock, Liability.
Confederation Life Association Connecticut Fire Insurance Co. of Hartford	J. V. Cook H. B. Macdonald	Edmonton Calgary	Life, Accident, Sickness. Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation, Hail.
Consolidated Fire and Casualty Insurance Co.	A. C. MacKay	Calgary	Auto, Plate Glass, Guarantee, Bond, Burglary, Steam Boiler, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property, Live Stock, Liability.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Plate Glass, Burglary, Liability, Guarantee, Bond, Suretyship, Automobile, Steam Boiler, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property, Live Stock, Liability.

Continental Insurance Co. of New York	H. A. Benjamin	Calgary	Aircraft, Auto, Explosion, Fire, Hail, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
Continental Life Insurance Company	E. L. Churchill	Edmonton	Life.
Cornhill Insurance Company, Limited, of London, England	G. E. H. Smith	Edmonton	Fire, Auto, Sprinkler Leakage, Tornado, Explosion.
County Fire Insurance Co. of Philadelphia	James O. Miller	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Earthquake, Tornado, Inland Transportation, Hail.
Crown Life Insurance Company	L. St. C. Gaetz	Edmonton	Life.
Dominion of Canada General Insurance Co.	H. Norman Hanly	Calgary	Accident, Sickness, Auto, Burglary, Plate Glass, Guarantee, Inland Transportation, Liability, Steam Boiler, Fire, Life, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Sprinkler Leakage, Explosion, Bond, Suretyship, Property, Live Stock.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Bond, Burglary, Steam Boiler, Property, Live Stock, Liability.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
The T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Eagle, Star and British Dominions Insurance Company, Limited	H. D. Patterson	Calgary	Fire, Plate Glass, Sprinkler Leakage, Tornado, Explosion, Weather, Falling Aircraft, Earthquake, Marine.
Employers' Liability Assurance Corporation, Limited, of London	V. Grace	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Tornado, Property Damage, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Explosion, Bond, Suretyship, Liability, Property, Live Stock.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage.
Equitable Fire and Marine Insurance Company	T. A. Hornibrook	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation, Hail.
Essex & Suffolk Equitable Insurance Society, Ltd., of England	D. G. deC. O'Grady	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Excelsior Life Insurance Company	E. H. Molstad	Edmonton	Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fidelity and Casualty Company of New York	G. L. Peet	Calgary	Accident, Sickness, Guarantee, Plate Glass, Boiler & Machinery, Aircraft, Theft, Auto (excluding Fire & Theft), Employers' Liability, Workmen's Compensation.
Fidelity Insurance Company of Canada	C. E. Tait	Calgary	Plate Glass, Guarantee, Burglary, Auto, Accident, Sickness, Liability.
Fidelity-Phoenix Fire Insurance Company of New York	H. A. Benjamin	Calgary	Auto, Explosion, Fire, Hail, Inland Transportation, Property Damage, Weather, Sprinkler Leakage.
Fire Association of Philadelphia	H. T. Whittemore	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
Fire Insurance Company of Canada	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, Limited Explosion.
Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire and Tornado.
First American Fire Insurance Company	H. A. Benjamin	Calgary	Explosion, Fire, Hail, Inland Transportation, Sprinkler Leakage, Weather.
First National Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Earthquake, Explosion, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Fonciere Transport & Accident Insurance Company	S. O. Tyndale	Calgary	Accident, Auto, Burglary, Sickness, Guarantee, Bond, Suretyship, Liability.
Franklin Fire Insurance Company of Philadelphia	A. C. Hagen	Calgary	Fire, Auto, Sprinkler Leakage, Tornado.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Auto, Burglary, Plate Glass, Accident, Sickness, Guarantee, Forgery, Steam Boiler, Electrical Machinery, Tornado.
General Accident, Fire and Life Assurance Corporation, Limited	W. R. Hull	Calgary	Auto, Burglary, Accident, Sickness, Liability, Plate Glass, Fire, Inland Transportation, Inland Marine, Sprinkler Leakage, Explosion, Windstorm.

General Casualty Company of America	Roy W. Henry	Edmonton	Plate Glass, Auto, Guarantee, Bond, Burglary, Steam Boiler, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property, Live Stock, Liability.
General Casualty Insurance Company of Paris	A. C. Hagen	Calgary	Auto, Accident, Sickness, Burglary, Plate Glass, Hail, Guarantee, Inland Transportation, Bond, Suretyship, Liability, Steam Boiler, Weather, Inland Marine, Sprinkler Leakage, Explosion, Property, Live Stock.
General Exchange Insurance Corporation	T. B. Crabtree	Calgary	Auto (excluding Public Liability).
General Fire Insurance Company of Paris	J. L. Brown	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage.
General Insurance Company of America	R. W. Henry	Edmonton	Fire, Inland Transportation, Sprinkler Leakage, Property Damage, Earthquake, Explosion, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Auto, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Girard Fire and Marine Insurance Company	G. E. H. Smith	Edmonton	Fire.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Ocean Marine, Auto, Earthquake, Inland Transportation, Weather, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Aircraft.
Globe Indemnity Company of Canada	J. O. Miller	Calgary	Fire, Accident, Plate Glass, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Sickness, Guarantee, Bond, Suretyship, Burglary, Liability, Auto, Steam Boiler, Property, Live Stock.
Grain Insurance and Guarantee Company	G. H. Van Allen	Edmonton	Fire, Burglary, Guarantee, Surety, Riot and Civil Commotion.
Great American Indemnity Company	J. O. Miller	Calgary	Auto, Plate Glass, Aviation.
Great American Insurance Company	H. B. Macdonald	Calgary	Fire, Tornado, Auto, Hail, Explosion, Inland Transportation, Aviation, Sprinkler Leakage, Property Damage, Earthquake, Personal Property.
Great West Life Assurance Company	Naldrett White	Calgary	Life.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Company, Limited, of London, England	W. H. Skinner	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion.
Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, Accident, Sickness, Auto, Burglary, Guarantee, Liability, Plate Glass, Sprinkler Leakage, Explosion, Inland Transportation, Boiler, Machinery, Tornado, Falling Aircraft.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Guildhall Insurance Company, Limited	C. L. Jacques	Calgary	Fire, Explosion, Accident, Sickness, Burglary, Liability, Auto, Sprinkler Leakage, Tornado.
Halifax Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass.
Hardware Dealers' Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Mutual Fire, Auto, Inland Transportation, Sprinkler Leakage, Weather.
Hardware Mutual Fire Insurance Company of Minnesota	J. N. T. Spence	Calgary	Mutual Fire, Auto, Inland Transportation, Sprinkler Leakage, Weather.
Hartford Accident and Indemnity Company	Wm. R. Cope	Calgary	Auto, Burglary, Guarantee, Plate Glass, Live Stock, Bond, Steam Boiler, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property, Liability.
Hartford Fire Insurance Company	Wm. R. Cope	Calgary	Fire, Auto, Aviation, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Weather Inland Marine, Live Stock, Transit, Property Damage, Use & Occupancy, Rent, Profit, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Liability.
Hartford Live Stock Insurance Company	Wm. R. Cope	Calgary	Live Stock.
Home Assurance Company of Canada	F. A. Ogilvie	Calgary	Fire, Accident, Sickness, Auto, Plate Glass, Inland Transportation.
Home Insurance Company of New York	Jas. A. MacKinnon	Edmonton	Fire, Auto, Burglary, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Tornado, Weather.
Homestead Fire Insurance Co. of Baltimore	Jas. A. MacKinnon	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Auto.
Hudson Bay Insurance Company	E. S. Buchan	Calgary	Fire, Accident, Auto, Burglary, Explosion, Guarantee, Weather, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Tornado, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Bond, Suretyship, Liability, Property, Live Stock.
Imperial Assurance Company	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion.

Imperial Guarantee and Accident Insurance Co. of Canada.....	C. E. McManus	Edmonton	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Auto, Employers' Liability, Guarantee, Public Liability, Sickness, Theft, Use and Occupancy, Rent, Profit, Bond, Suretyship, Burglary, Liability.
Imperial Insurance Office	Jas. H. Robson	Edmonton	Fire, Accident, Auto, Burglary, Guarantee, Liability, Sprinkler Leakage, Sickness, Tornado, Explosion, Weather, Plate Glass, Life.
Imperial Life Assurance Company of Canada	W. D. Mair	Calgary	Accident, Auto, Burglary, Plate Glass, Sickness, Live Stock, Guarantee, Forgery, Bond, Suretyship, Liability, Steam Boiler, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Property.
Indemnity Insurance Company of North America	H. V. Heal	Calgary	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado, Auto, Earthquake, Aircraft, Use & Occupancy, Rent, Profit, Inland Marine, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Accident, Auto, Burglary, Explosion, Plate Glass, Sickness, Sprinkler Leakage, Guarantee, Tornado, Weather, Inland Transportation, Aircraft, Earthquake.
Law, Union and Rock Insurance Company, Ltd., of London, England	E. S. Buchan	Calgary	Fire, Auto, Tornado, Sprinkler Leakage, Explosion.
Legal and General Assurance Society, Ltd.	E. D. Arnold	Calgary	Fire, Accident, Plate Glass, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Sickness, Guarantee, Bond, Suretyship, Burglary, Liability, Auto, Steam Boiler, Property, Live Stock.
Liverpool and London and Globe Insurance Co., Ltd.	Charles McManus	Edmonton	Fire, Auto, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Bond, Burglary, Steam Boiler, Property, Live Stock, Liability.
Liverpool-Manitoba Assurance Company	H. Gillies	Calgary	

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Local Government Guarantee Society, Limited	J. L. Brown	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Inland Marine, Plate Glass, Weather, Sickness, Accident, Guar- antee, Bond, Suretyship, Burglary, Liability.
London-Canada Insurance Company	Frank Freeze-Cope Agencies	Calgary	Fire, Hail, Auto, Tornado, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Explosion, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
London and County Insurance Company, Limited	J. H. Robson	Edmonton	Fire, Sprinkler Leakage, Tornado, Property Damage by Explosion, Property Damage by Hail, Auto.
London Guarantee & Accident Company, Limited	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Weather, Accident, Auto, Burglary, Guar- antee, Inland Transportation, Plate Glass, Sickness, Boiler, Aircraft.
London and Lancashire Guarantee and Accident Company of Canada	R. L. Greene	Edmonton	Fire, Accident, Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary.
London and Lancashire Insurance Company, Ltd.	G. S. Kirkpatrick	Edmonton	Fire, Tornado, Inland Marine, Auto, Explosion, Sprinkler Leakage.
London Life Insurance Company	J. G. Graham	Edmonton	Life, Accident, Sickness.
London and Provincial Marine and General Insurance Company, Ltd.	J. O. Miller	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass, Sprinkler Leakage, Tornado, Explo- sion, Damage to Property, Weather.
London and Scottish Assurance Corporation, Ltd.	V. H. Anderson	Calgary	Fire, Weather, Sprinkler Leakage, Burglary, Auto, Plate Glass.

Loyal Protective Insurance Company	John Banks	Calgary	Accident, Health.
Lumbermen's Mutual Casualty Company	John B. Gillies	Edmonton	Accident, Plate Glass, Auto (excluding Fire and Theft).
Manufacturers' Life Insurance Company	Wm. J. H. Chittick	Calgary	Life.
Maryland Casualty Company	Jas. O. Miller	Calgary	Accident, Burglary, Fly-wheel, Forgery, Guarantee, Electrical Machinery, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler, Auto, Aircraft.
Maryland Insurance Company	C. E. McManus	Edmonton	Explosion, Fire, Hail, Inland Transportation, Sprinkler Leakage, Weather.
Mercantile Insurance Company	T. N. Bowden	Edmonton	Fire, Tornado, Explosion, Sprinkler Leakage.
Merchants' Casualty Insurance Company	H. R. Harris	Edmonton	Accident, Sickness, Auto, Property Damage, Public Liability, Employers' Liability.
Merchants' and Manufacturers' Fire Insurance Co.	S. O. Tyndale	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Riot, Civil Commotion.
Merchants' Marine Insurance Company, Ltd.	C. B. Carr	Calgary	Fire, Auto, Sprinkler Leakage, Tornado, Property Damage, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Explosion, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Live Stock, Liability.
Merchants' and Traders' Assurance Company	C. H. Dunham	Calgary	Fire, Auto, Guarantee, Plate Glass, Transit, Fidelity, Registered Mail, Liability, Parcel Post, Inland Marine, Burglary, Use & Occupancy, Rent, Profit, Weather, Inland Transportation, Sprinkler Leakage, Explosion, Bond, Steam Boiler, Property, Live Stock.
Mercury Insurance Company	J. R. Welton	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Auto, Earthquake.
Metropolitan Casualty Insurance Company of New York	R. R. Newman	Calgary	Forgery, Auto (excluding Fire & Theft), Burglary, Guarantee, Plate Glass, Sickness, Accident, Liability.
Metropolitan Life Insurance Company	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire and Marine Insurance Company	C. E. McManus	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado, Hail, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
Mill Owners' Mutual Fire Insurance Company	W. R. Bradley	Calgary	Fire, Sprinkler Leakage, Explosion, Weather.
Minnesota Implement Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Mutual Fire, Auto, Inland Transportation, Sprinkler Leakage, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Monarch Life Assurance Company	W. D. Batters	Edmonton	Life.
Montreal Life Insurance Company	T. J. Van Larken	Calgary	Life.
Motor Union Insurance Company, Limited	Thomas Bailie	Calgary	Fire, Auto, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transport- ation, Sprinkler Leakage, Explosino, Guar- antee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Mutual Benefit Health & Accident Association	William A. Moore	Calgary	Sickness, Bodily Injury, Death by Accident.
Mutual Life Assurance Company of Canada	C. W. G. Browning	Edmonton	Life.
National-Ben Franklin Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire, Auto, Sprinkler Leakage.
Nationale Fire Insurance Company of Paris, France	S. O. Tyndale	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion.
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Tornado, Explosion, Inland Transporta- tion, Sprinkler Leakage.
National Liberty Insurance Company of America	A. C. Hagen	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Personal Property, Marine.
National Life Assurance Company of Canada	W. C. Barrie	Edmonton	Life.
National Liverpool Insurance Company	G. R. H. Anderson	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
National Plate Glass Insurance Co.	S. O. Tyndale	Calgary	Plate Glass.
National Provincial Insurance Company, Limited	Sydney Kidd	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guar- antee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
National Security Fire Insurance Company	H. V. Heal	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
National Surety Corporation	T. A. Hornibrook	Calgary	Burglary, Forgery, Fraud, Guarantee.
National Union Fire Insurance Company of Pittsburgh	H. B. Macdonald	Calgary	Fire, Auto, Inland Transportation, Explosoin, Tornado.
Newark Fire Insurance Company	Leo Michols	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Weather.

New Brunswick Fire Insurance Company	Charles H. Dunham	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado.
New Hampshire Fire Insurance Company	R. L. Greene	Edmonton	Fire, Sprinkler Leakage, Weather, Limited Explosion.
New York Life Insurance Company	A. C. Newcomb	Calgary	Life.
New York Underwriters' Insurance Company	E. S. Buchan	Calgary	Fire, Auto, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Auto, Explosion, Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	R. C. Stevenson	Montreal	All Classes except Life and Hail.
North American Life Assurance Company	R. E. Staples	Edmonton	Life.
North British and Mercantile Insurance Company, Limited	James Black	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Accident, Auto, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Limited Hail, Earthquake, Liability, Use & Occupancy, Rent, Profit, Inland Marine, Bond, Suretyship, Steam Boiler, Property, Live Stock.
North Empire Fire Insurance Company	A. White	Edmonton	Fire, Weather, Sprinkler Leakage, Explosion.
Northern Assurance Company, Limited, of London, England	James Cleave	Calgary	Fire, Sprinkler Leakage, Accident, Sickness, Auto, Guarantee, Plate Glass, Burglary, Weather, Inland Transportation, Steam Boiler, Personal Property.
Northern Life Assurance Company of Canada	J. R. R. Moffatt	Edmonton	Life.
North River Insurance Company	Frank Freeze—Cope Agencies, Limited	Calgary	
Northwestern Mutual Fire Association	A. C. MacKay	Calgary	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Use & Occupancy, Rent, Profit.
		Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock, Liability.
Northwestern National Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Tornado, Sprinkler Leakage, Explosion, Earthquake, Inland Transportation, Personal Property.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
North West Fire Insurance Company	R. H. Driscoll	Edmonton	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Norwich Union Fire Insurance Society, Limited	R. F. Swaine	Calgary	Fire, Accident, Auto, Burglary, Explosion, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Inland Transportation, Aircraft, Earthquake, Weather.
Ocean Accident and Guarantee Corporation, Limited	G. L. Peet	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Ex- plosion, Plate Glass, Sickness, Steam Boiler, Electrical Machinery, Breakdown, Sprinkler Leakage, Tornado, Weather, Inland Trans- portation.
Occidental Fire Insurance Company	James Black	Calgary	Fire, Accident, Auto, Burglary, Limited Explo- sion, Plate Glass, Sickness, Sprinkler Leak- age, Tornado, Liability.
Occidental Life Insurance Company	G. W. Skene	Calgary	Life.
Pacific Coast Fire Insurance Company	Charles E. Lane	Calgary	Fire, Auto, Sprinkler Leakage, Explosion of Natural or Other Gas.
Palatine Insurance Company, Limited	V. B. Graveley	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Tornado, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Patriotic Assurance Company, Limited	James H. Robson	Edmonton	Fire, Weather, Sprinkler Leakage, Explosion, Auto.
Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Auto, Guarantee, Burglary, Inland Trans- portation, Use & Occupancy, Rent, Profit, Inland Marine, Bond, Plate Glass, Steam Boiler, Property, Live Stock, Liability.

Phenix Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Limited Explosion, Weather, Riot and Civil Commotion, Sprinkler Leakage, Tor- nado, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
Philadelphia Fire and Marine Insurance Co.	H. V. Heal	Calgary	Fire, Sprinkler Leakage, Tornado, Inland Transportation, Explosion, Use & Occupancy, Rent Profit, Weather, Inland Marine.
Phoenix Assurance Company, Limited, of London ..	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Earthquake, Auto, Aircraft, Burglary, Acci- dent, Sickness, Guarantee, Inland Transpor- tation, Plate Glass, Weather.
Phoenix Insurance Company of Hartford	G. N. Kirkpatrick	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation, Hail, Inland Marine.
Pioneer Insurance Company	Leo Michols	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Weather.
Planet Assurance Company, Ltd.	James H. Robson	Edmonton	Fire, Windstorm, Sprinkler Leakage, Explosion.
Portage La Prairie Mutual Insurance Co.	Sydney Wood	Edmonton	Fire, Windstorm.
Protective Association of Canada	Robert Mellis	Edmonton	Sickness, Accident.
Providence Washington Insurance Company	J. L. Brown	Edmonton	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado.
Provincial Insurance Company, Limited, of England ..	G. E. H. Smith	Edmonton	Fire, Auto, Sprinkler Leakage, Tornado, Explosion.
Prudential Assurance Company, Limited, of London ..	H. M. E. Evans	Edmonton	Fire, Auto, Accident, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Sprinkler Leakage, Tornado, Personal Prop- erty, Explosion, Earthquake.
Prudential Insurance Company of America	Frank W. Spink	Calgary	Life, Accident, Health.
Quebec Fire Assurance Company	R. L. Greene	Edmonton	Fire, Tornado, Explosion, Sprinkler Leakage.
Queen Insurance Company of America	Leo Michols	Calgary	Fire, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Weather.
Railway Passengers' Assurance Co. of London, England ..	James Black	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass, Sickness, Inland Transportation, Sprinkler Leakage, Tornado, Limited Explo- sion, Limited Hail, Property Damage, Liability, Use & Occupancy, Rent, Profit, Inland Marine, Bond, Suretyship, Steam Boiler, Property, Live Stock.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Reliance Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Hail, Inland Marine, Inland Transportation.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacey	Calgary	Mutual Fire (Lumber Yards Only)
Royal Exchange Assurance	J. L. Brown	Edmonton	Fire, Accident, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Sickness, Guarantee, Bond, Suretyship, Burglary, Liability, Auto.
Royal Insurance Company, Limited, of Liverpool, England	Leo Michols	Calgary	Fire, Life, Accident, Auto, Burglary, Explosion, Forgery, Tornado, Steam Boiler, Flywheel, Earthquake, Inland Transportation, Weather, Electrical Machinery.
Royal Scottish Insurance Company, Limited	V. H. Anderson	Calgary	Fire, Sprinkler Leakage, Weather.
St. Paul Fire and Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Sprinkler Leakage, Explosion, Inland Transportation, Auto, Burglary, Earthquake.
Saint Paul Mercury Indemnity Company of Saint Paul	J. R. Welton	Calgary	Auto (excluding Fire and Theft).
Saskatchewan Mutual Fire Insurance Co.	K. W. Townshend	Calgary	Fire, Auto, Windstorm, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
Saskatchewan Life Insurance Company	Claude J. Mackay	Edmonton	Life.
Scottish Canadian Assurance Corporation	H. T. Whittemore	Calgary	Fire, Sprinkler Leakage, Limited Explosion.
Scottish Metropolitan Assurance Company, Limited	V. H. Anderson	Calgary	Fire, Plate Glass, Auto, Guarantee, Inland Transportation, Sprinkler Leakage, Weather.
Scottish Union & National Insur. Co. of Edinburgh, Scotland	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Auto.
Sea Insurance Company, Limited	H. B. Macdonald	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine.

Security Insurance Company of New Haven	H. B. Macdonald	Calgary	Fire, Sprinkler Leakage, Tornado, Limited Explosion.
Security National Insurance Company	H. D. Patterson	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Weather.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Explosion, Hail, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
Sovereign Life Assurance Company of Canada	Nan D. Cargill	Edmonton	Life.
Springfield Fire & Marine Insurance Co. of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado, Inland Transportation, Hail, Use & Occupancy, Rent, Profit, Inland Marine.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Sun Insurance Office, Limited	James H. Robson	Edmonton	Fire, Accident, Auto, Burglary, Guarantee, Liability, Plate Glass, Sprinkler Leakage, Sickness, Explosion, Weather, Inland Transportation, Earthquake, Property Damage, Aircraft.
Sun Life Assurance Company of Canada	R. F. Sutton	Edmonton	Life.
Switzerland General Insurance Company, Limited	G. E. Smith	Edmonton	Fire, Tornado, Limited Hail, Sprinkler Leakage, Explosion, Riot and Civil Commotion, Use and Occupancy, Rent, Profit, Inland Marine, Inland Transportation.
Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Rent, Profit, Weather, Burglary, Liability, Use & Occupancy, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Bond, Steam Boiler, Property, Live Stock.
Travelers' Fire Insurance Company	Frank H. Whitney	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Tornado, Explosion, Auto, Aviation, Property Damage, Weather.
Travelers' Indemnity Company	Frank H. Whitney	Calgary	Accident, Auto (excluding Fire), Burglary, Flywheel, Plate Glass, Steam Boiler, Breakdown of Electrical Machinery.
Travelers' Insurance Co. of Hartford	Frank H. Whitney	Calgary	Life, Accident & Sickness.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Union Assurance Society, Limited, of London, England	F. W. Mapson	Calgary	Fire, Auto, Sprinkler Leakage, Inland Transportation, Explosion, Tornado, Burglary, Plate Glass, Use & Occupancy, Rent, Profit, Inland Marine, Guarantee, Bond, Steam Boiler, Property, Live Stock, Liability.
Union Fire, Accident and General Insurance Company of Paris	W. L. Wilkin	Edmonton	Fire, Auto Sprinkler Leakage, Burglary, Tornado, Explosion, Weather.
Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, Use & Occupancy, Rent, Profit, Sprinkler Leakage, Accident, Sickness, Liability, Inland Transportation, Inland Ocean Marine, Explosino, Riot, Civil Commotion, Burglary, Plate Glass, Guarantee, Tornado, Property Damage.
Union Marine and General Insurance Co., Limited	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion, Inland Transportation, Accident, Sickness, Guarantee, Burglary, Auto, Plate Glass.
United British Insurance Company, Limited	G. R. H. Anderson	Calgary	Fire, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
United Firemen's Insurance Company	E. F. Gregoire	Calgary	Fire, Weather, Sprinkler Leakage, Explosion.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion.
United States Fidelity and Guaranty Co.	C. E. Tait	Calgary	Plate Glass, Guarantee, Burglary, Auto, Accident, Sickness, Liability.
Urbaine Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Ltd.	Calgary	Fire, Sprinkler Leakage, Tornado, Explosion, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation.
Wapiti Insurance Company	A. R. Hobkirk	Calgary	Fire, Weather, Auto.
Wawanesa Mutual Insurance Company	E. E. Garnett	Edmonton	Fire, Windstorm, Auto, Plate Glass, Theft, Liability.

Westchester Fire Insurance Company of New York	T. J. S. Skinner	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation, Hail.
Western Assurance Company	E. S. Buchan	Calgary	Fire, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Property Damage, Accident, Auto, Boiler & Machinery, Guarantee, Plate Glass, Sickness, Theft, Workmen's Compensation, Use & Occupancy, Rent, Profit, Explosion, Bond, Suretyship, Burglary, Liability, Steam Boiler, Property, Live Stock.
Western Empire Life Assurance Company	C. L. Olsen	Edmonton	Life.
Western Life Assurance Company	J. P. Swtyk	Calgary	Life.
Westminster Fire Office	Frank Freeze-Cope Agencies, Limited	Calgary	Fire, Sprinkler Leakage, Explosion, Weather, Auto, Use & Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.
World Fire & Marine Insurance Company	W. F. Solomon	Calgary	Fire, Tornado, Inland Transportation, Hail, Explosion, Riot & Civil Commotion, Sprinkler Leakage, Use & Occupancy, Rent, Profit, Inland Marine.
Yorkshire Insurance Company, Ltd., of York, England	T. A. Hornibrook	Calgary	Fire, Auto, Sprinkler Leakage, Limited Explosion, Accident, Burglary, Live Stock, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sickness, Guarantee, Bond, Suretyship, Liability, Plate Glass, Steam Boiler, Property.
Zurich General Accident and Liability Insurance Company, Limited, of Zurich, Switzerland	W. L. Wilkin	Edmonton	Accident, Sickness, Burglary, Liability, Auto.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1936

Name of Exchange	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Affiliated Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion.
Canadian Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire.
Individual Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion.
Lumbermen's Underwriting Alliance	Superintendent of Insurance	Edmonton	Fire, Tornado, Riot, Civil Commotion, Explosion, Sprinkler Leakage, Hail, Falling Aircraft, Loss of Rental, Vessel Cargo, Inland Marine, Burglary, Auto, Theft.
Manufacturing Lumbermen's Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Explosion, Use & Occupancy, Rent, Profit, Charges, Sprinkler Leakage, Tornado, Wind Storm, Falling Aircraft, Earthquake. Hail (Limited), Riot, Civil Commotion.
Metropolitan Inter-Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft Explosion.
New York Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft Explosion.
Retail Lumbermen's Inter-Insurance Exchange	Superintendent of Insurance	Edmonton	Fire, Tornado.
Warner Reciprocal Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Use & Occupancy, Sprinkler Leakage, Earthquake, Weather, Explosion, Riot, Civil Commotion, Rent, Aircraft, Auto, Property Damage.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1936

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British and Canadian Underwriters of the Norwich Union Fire Insurance Co.	Ronald F. Swaine	Calgary	Fire.
Central Canadian Underwriters' Agency of the Toronto General Insurance Company	Frank H. Jones	Edmonton	Fire, Rent, Profit, Weather, Liability, Use and Occupancy, Inland Marine, Inland Trans- portation, Sprinkler, Leakage, Burglary, Explosion, Auto, Guarantee, Plate Glass.
Delaware Underwriters of the Westchester Fire Insurance Company	T. A. Hornibrook	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use & Occupancy, Rent, Profit, Inland Transportation.
Edinburgh Underwriters' Agency of the Scottish Union and National Insurance Company	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Fidelity (Fire) Underwriters of the Fidelity-Phenix Fire Insurance Company	Toole, Peet & Co., Ltd.	Calgary	Auto, Explosion, Fire, Hail, Inland Transporta- tion, Sprinkler Leakage, Weather.
London Underwriters' Agency of the London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire.
Montreal Underwriters of the Insurance Company of North America	H. V. Heal	Calgary	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado, Auto, Earth- quake, Aircraft, Use & Occupancy, Rent, Profit, Weather, Inland Marine, Guarantee, Bond, Plate Glass, Burglary, Steam Boiler, Property, Live Stock, Liability.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1936—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company of N.Y.	J. O. Miller	Calgary	Fire, Auto, Burglary, Earthquake, Explosion, Inland Transportation, Property, Damage, Sprinkler Leakage, Tornado, Weather, Hail.
Pearl Underwriters' Agency of the Pearl Assurance Company	Z. W. Dean	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Auto, Guarantee, Burglary, Inland Transportation, Use & Occupancy, Rent, Profit, Inland Marine, Bond, Plate Glass, Steam Boiler, Property, Live Stock, Liability.
Rochesters Underwriters' Agency of the Great American Insurance Company of New York	T. A. Hornibrook	Calgary	Fire, Hail, Auto, Earthquake, Inland Transportation, Tornado, Sprinkler Leakage, Riot, Civil Commotion, Explosion, Aircraft, Property Damage, Personal Property.
United Assurance Underwriters' Agency of the Canadian Indemnity Company	H. B. Macdonald	Calgary	Fire, Auto.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York	J. O. Miller	Calgary	Fire, Auto, Burglary, Earthquake, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Tornado, Weather.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31, 1936

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Aid Association for Lutherans	Robert J. Lumley	Calgary	Fraternal Life, Disability, Sickness.
Alliance Nationale	Adelard Bail	Edmonton	Fraternal Life, Sickness, Accident.
Ancient Order of Foresters	W. T. M. Little	Calgary	Sickness, Accident.
Ancient Order of United Workmen of the Canadian North-West	A. V. Evans	Calgary	Fraternal Life.
Canadian Order of Foresters	H. B. Speer	Edmonton	Fraternal Life and Sick Benefits.
Canadian Woodmen of the World	Gremer Johnson	Markerville	Fraternal Life, Sickness, Funeral Benefits.
Grand Council of Catholic Mutual Benefit Association of Canada	E. McCormick	Calgary	Fraternal Life, Sickness.
Grand Orange Lodge of British America	R. J. Edgar	Calgary	Fraternal Life.
Independent Mutual Benefit Federation	George Santa	Milk River	Sick and Funeral Benefits.
Independent Order of Foresters	P. W. Abbott	Edmonton	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity.	Charles A. Potter	Edmonton	Sick and Funeral Benefits.
Knights of Columbus	Wm. A. Wells	Edmonton	Fraternal Life.
Lutheran Brotherhood	Oluf Asper	Wetaskiwin	Fraternal Life and Disability.
Lutheran Mutual Aid Society	Wm. Wahl	Barhead	Fraternal Life and Disability.
Maccabees, The	Jas. S. Green	Calgary	Fraternal Life, Disability, Sickness.
Modern Woodmen of America	W. E. Deekard	Lacombe	Fraternal Life and Disability.
National Slovak Society of the United States of America	George Klesken	Bellevue	Fraternal Life.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Fraternal Benefits.
Sons of Norway	Sigurd Letsrud	Viking	Fraternal Life.
Women's Benefit Association	Mrs. Hilda A. Nimmo	Edmonton	Fraternal Beneficiary.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1936

COMPANY	Net Contract Premium Income			Net Consideration for Annuities	Totals
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	\$ 29,599.31	.....	\$ 36,517.62	\$ 15,390.23	\$ 66,116.93
Confederation Life Association	327,790.52	.....	7,032.11	.....	350,212.86
Canada Life Assurance Company	510,266.51	.....	59,810.59	63,870.74	633,947.84
Continental Life Insurance Company	97,337.53	.....	.....	.....	97,337.53
Crown Life Insurance Company	88,336.90	.....	.....	4,142.75	92,479.65
Commercial Life Assurance Company of Canada	170,259.96	.....	29,624.52	17,856.75	217,741.23
Dominion Life Assurance Company	242,246.10	.....	189.00	26,325.56	268,760.66
Dominion of Canada General Insurance Company	19,978.97	.....	243.40	1,000.00	21,222.37
T. Eaton Life Assurance Company	29,883.62	.....	.....	.....	29,883.62
Excelsior Life Insurance Company	132,521.17	.....	.....	.....	132,521.17
Equitable Life Insurance Company of Canada	55,208.26	.....	149.07	.....	55,357.33
Empire Life Insurance Company (Retired from Province Dec. 31, 1933)	21,723.66	.....	.....	161.74	21,885.40
Great-West Life Assurance Company	873,941.77	.....	40,520.42	36,911.61	951,373.80
Imperial Life Assurance Company of Canada	429,372.32	.....	1,493.23	35,563.00	466,428.55
London and Scottish Assurance Corporation, Limited	8,818.49	.....	.....	.....	8,818.49
London Life Insurance Company	514,580.11	\$ 2,985.85	31,497.59	9,603.06	558,666.61
Monarch Life Assurance Company	132,161.30	.....	.....	8,163.75	140,325.05
Montreal Life Insurance Company	33,462.55	.....	1,990.49	.....	35,453.04
Mutual Life Assurance Company of Canada	770,750.58	.....	5,933.94	18,721.28	795,405.80
Manufacturers' Life Insurance Company	540,820.15	.....	.....	12,463.99	553,284.14
Metropolitan Life Insurance Company	446,543.96	432,762.74	12,657.41	55,355.08	947,319.19
National Life Assurance Company of Canada	72,429.88	.....	207.56	1,301.08	73,938.52
National American Life Assurance Company	448,738.26	.....	4,844.03	20,698.41	474,280.70
Northern Life Assurance Company	71,267.26	.....	277.68	215.74	71,760.68
New York Life Insurance Company	363,634.21	.....	.....	13,442.20	377,076.41
Ontario Life Insurance Company	39,296.59	.....	.....	.....	39,296.59
Ontario Equitable Life and Accident Insurance Company	(Name changed to Equitable Life Ins. Co. 1,411.87)	.....	.....	of Canada.)	1,411.87
Phoenix Assurance Company of London, England	319,264.45	337,862.64	1,943.20	6,803.34	665,873.63
Prudential Insurance Company of America	7,998.85	.....	.....	.....	7,998.85
Royal Insurance Company, Limited	63,830.44	.....	.....	5,012.78	68,843.22
Sovereign Life Assurance Company	48,651.44	.....	.....	509.61	49,161.05
Saskatchewan Life Insurance Company .....	.....	.....	.....	.....	.....
Standard Life Assurance Company (Retired from Province Dec. 31, 1933)	12,618.69	.....	.....	.....	12,618.69
Sun Life Assurance Company of Canada	1,020,217.14	.....	79,246.03	200,192.39	1,299,655.56
Travelers' Insurance Company	123,665.63	.....	4,509.91	889.60	129,065.14
Western Life Assurance Company	27,680.54	.....	.....	.....	27,680.54
Western Empire Life Assurance Company	50,444.60	.....	.....	6,465.44	56,910.04
	\$8,146,753.57	\$ 773,611.23	\$ 318,637.80	\$ 561,060.13	\$ 9,800,112.73

LIFE INSURANCE—DISBURSEMENTS TO POLICY HOLDERS IN ALBERTA, 1936.

COMPANY	Death Claims			Totals	Matured Endow- ments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group						
Aetna	\$ 12,282.00			\$ 12,282.00	\$ 2,000.00	\$ 4,116.99	\$ 1,536.03	\$ 8,273.12	\$ 19,835.02
Confederation	72,538.00			73,788.00	41,500.00	193,988.43	84,830.90	32,280.30	402,380.30
Canada	192,057.07		\$ 1,250.00	225,062.07	20,796.48	136,420.31	61,441.59	32,280.30	526,001.18
Continental	12,214.56		33,005.00	12,214.56	6,182.52	49,045.99	7,748.19	1,560.00	76,751.26
Crown	20,432.49			20,432.49	10,497.00	50,753.18	9,066.02	4,073.34	94,822.03
Commercial	15,490.10		20,892.86	36,382.96	32,750.00	64,784.87	6,850.11	3,229.53	143,997.47
Dominion	56,328.00			56,328.00	35,917.00	99,950.53	36,888.83	5,913.45	234,997.81
Dominion of Canada General	11,130.00			11,130.00		6,134.46		622.47	17,886.93
T. Eaton Life	2,250.00			2,250.00	3,117.80	6,884.70	1,238.74		13,491.24
Empire Life Insurance Company (Retired from Province, Dec. 31, 1933)	6,378.00			6,378.00		9,706.86	275.34	122.01	16,482.21
Equitable Life Insurance	6,000.00			6,000.00	3,996.00	32,732.02		1,388.49	44,116.51
Excelsior	27,627.00			27,627.00	31,268.00	36,584.06	35,238.39	1,978.30	182,695.75
Great-West	200,161.30		22,900.00	223,061.30	85,323.60	338,249.21	174,971.09	25,562.53	847,167.73
Imperial	122,288.80			122,288.80	29,461.00	194,657.07	51,438.82	5,441.95	403,287.64
London	56,491.23	\$ 958.33		77,199.56	28,441.24	115,932.46	69,577.13	17,956.56	309,106.95
London and Scottish	2,000.00			2,000.00	2,600.00	15,650.13	1,336.84	1,200.00	22,786.97
Monarch	19,090.10			19,090.10	10,000.00	59,376.02	15,354.88	20,718.08	124,539.08
Montreal	9,300.00			9,300.00	1,250.00	11,037.89	1,090.55		22,678.44
Mutual	176,187.61		2,750.00	178,937.61	84,404.36	365,006.90	184,162.73	155.47	812,667.07
Manufacturers'	122,776.44			122,776.44	28,267.00	265,079.01	78,582.63	23,341.62	518,046.70
Metropolitan	130,836.00		4,588.00	176,908.99	71,062.43	327,630.57	129,583.89	29,489.32	734,675.20
National	13,152.59			13,152.59	6,000.00	32,334.66	9,021.25	240.00	60,748.50
North American	87,581.00		3,000.00	90,581.00	71,008.00	228,896.59	111,999.94	15,490.00	517,975.53
Northern	13,987.10		1,000.00	16,987.10	1,000.00	36,877.25	12,033.88	1,336.56	68,244.79
New York Life	179,790.16			179,790.16	18,149.00	121,029.88	78,080.66	36,913.21	433,962.91
Occidental	14,725.62			14,725.62		1,689.99	622.42	1,070.80	19,108.83
Phoenix Assurance						764.62	20.02		784.64
Prudential	46,466.07	43,339.01	8,000.00	97,805.08	44,019.18	354,656.03	101,752.52	8,395.68	606,628.49
Royal	6,987.50			6,987.50	2,000.00	2,787.77	753.57	3,378.32	12,907.16
Sovereign	19,178.00			19,178.00	1,000.00	16,885.39	6,207.89	2,050.00	45,321.28
Saskatchewan	2,717.00			2,717.00	1,450.00	9,236.95	1,423.20	280.00	15,107.15
Standard Life Assurance Company (Retired from Province, Dec. 31, 1933)	19,369.00			19,369.00	1,500.00	6,245.49	1,244.31	100.00	28,458.80
Sun Life	313,269.65		31,959.81	345,229.46	52,203.90	461,149.45	189,639.18	61,562.11	1,109,784.10
Travelers'	46,110.89			46,110.89		38,988.72	905.40	16,040.09	101,139.70
Western Life						20,288.43	687.28		21,193.83
Western Empire Life	7,549.35			7,549.35		12,218.61		952.80	21,408.04
	\$2,046,752.63	\$ 85,782.33	\$ 149,095.67	\$2,281,630.63	\$ 727,164.51	\$3,827,771.49	\$1,465,604.27	\$ 328,116.54	\$8,630,287.44

LIFE INSURANCE—EXHIBIT OF POLICIES IN ALBERTA, 1936

COMPANY	At end of 1935		Additions		Other Additions		Ceased by Death		Deductions		At end of 1936		Amount Re-insured	
	New Issued		Other Additions		Ceased by Death		Ceased by Maturity		Other Deductions					
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount		
Aetna	325	903,664	54	159,328	4	1,025,053	4	12,282	2	2,000	338	921,686	\$ 32,610	
Confederation	4,923	10,611,051	236	544,741	39	150,058	32	87,341	13	43,500	4,722	10,188,494	1,328,723	
Canada	6,938	22,617,628	309	750,818	19	673,194	60	434,148	15	497	6,694	21,951,349	191,893	
Continental	1,878	3,325,229	309	421,922	34	54,183	7	16,000	7	8,000	1,947	3,363,932	51,680	
Crown	1,608	2,664,666	221	394,759	44	70,301	11	20,788	6	7,497	1,651	2,760,557	22,000	
Commercial	3,813	7,159,007	843	807,567	25	194,465	11	39,837	16	33,750	3,796	6,974,577	229,814	
Dominion	3,851	10,175,686	255	668,901	48	57,959	22	63,780	15	31,917	3,878	9,304,809	80,727	
Dominion of Canada General	417	799,733	35	70,616	5	19,105	5	61,130	42	3,118	410	742,416	20,000	
T. Eaton Life	524	939,942	35	120,971	22	49,680	2	3,250	71	31,268	525	974,248	103,098	
Excelsior	2,450	4,765,305	170	655,689	170	306,517	27	48,407	19	605	2,317	4,595,138		
Empire Life Insurance Co. (Retired from Province, Dec. 31, 1933)	92	202,260	1,148	1,381,759	8	8,420	8	8,420	103		1,129	1,430,925		
Equitable Life	855	1,975,216	7	18,640	3	6,000	3	6,000	5	4,996	1,129	1,785,889	37,434	
Great-West	12,564	33,820,997	555	1,399,278	658	2,202,953	69	309,154	43	84,324	11,825	31,612,118	196,327	
Imperial	6,404	15,092,032	377	666,421	57	418,689	42	265,846	13	24,995	6,255	14,632,135	396,560	
London	5,313	19,268,341	635	2,358,613	290	1,164,679	28	116,064	25	26,867	779	19,482,845	413,643	
London and Scottish	276	459,169	1		87		2	2,292	1	2,600	26	401,899		
Monarch	2,710	5,006,477	276	478,147	32	70,444	13	19,090	8	10,000	2,591	4,816,071	93,455	
Montreal	696	1,505,730	103	186,837	21	65,625	4	11,500	2	1,250	111	1,470,679	15,735	
Mutual	11,389	27,349,576	689	1,318,645	151	473,507	54	270,569	53	88,762	11,227	26,541,533	457,141	
Manufacturers'	9,509	19,952,617	725	1,282,452	58	119,982	49	168,075	24	30,016	9,140	18,962,332	273,190	
Metropolitan	54,837	24,979,807	5,943	2,888,018	2,220	1,320,818	321	175,193	610	74,806	54,787	25,547,487		
National	1,426	2,853,494	14	29,787	15	69,843	6	9,000	2	6,000	1,233	2,478,042		
North American	6,378	14,311,543	443	919,304	35	135,115	31	60,000	53	71,250	6,183	13,831,527	130,000	
Northern	1,509	2,380,532	62	154,283	21	56,772	13	15,527	1	1,000	1,422	2,325,581	41,076	
New York Life	6,359	14,186,337	137	199,630	2	2,041	50	173,820	18	18,149	6,067	13,435,670	56,000	
Occidental	684	1,343,627	58	203,620	4	11,000	7	10,500			44	105,512		
Phoenix Assurance	34	90,630				3,175					3	88,412		
Prudential	58,117	19,664,896	6,985	2,595,993	156	264,040	251	102,158	480	44,393	57,243	19,791,311		
Royal	128	318,015	12	25,574		7,168				2	2,000	133	336,664	5,420
Sovereign	1,201	1,999,562	191	331,286	10	97,111	5	20,000	1	1,000	1,269	2,184,287	18,500	
Saskatchewan	1,429	1,731,547	370	485,020	39	49,400	3	3,013	4	1,756	1,470	1,752,120	31,000	
Standard Life Assurance Co. (Retired from Province, Dec 31, 1933)	145	508,620	1		1	14,658	2	21,480	1	1,000	133	472,713		
Sun Life	15,694	40,348,018	1,087	2,172,232	374	1,916,845	75	296,462	37	52,897	14,952	38,893,077	241,816	
Travelers'	987	4,982,427	38	206,400		125,759	13	49,631			960	4,741,606	5,400	
Western Life	717	1,195,183	277	258,000	1	1,000					849	1,255,183	10,000	
Western Empire Life	1,147	2,151,105	467	755,756	33	99,895	6	8,500			1,307	2,323,973	13,500	
	227,307	\$321,639,669	22,109	\$23,510,608	5,744	\$12,691,520	1,236	\$2,909,257	1,479	\$746,135	28,123	\$40,372,885	\$ 4,496,742	

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1936
(TOTAL BUSINESS OF SOCIETY)

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Income	Total Disburse- ments
Alliance Nationale	515 Viger Ave., Montreal, Quebec	\$ 11,127,195.30	\$ 178,772.00	\$ 1,347,559.28	\$ 1,215,613.43
Ancient Order of Foresters	7 Gerrard Street W., Toronto, Ontario	417,426.14	7,899.27	57,243.96	47,320.50
Ancient Order of United Workmen of the Canadian North West	208 McIntyre Block, Winnipeg, Manitoba	784,265.74	26,329.17	82,472.87	137,147.58
Aid Association for Lutherans	326 MacKay Street, Ottawa, Ontario	21,612,383.63	2,069,482.51	4,079,967.65	2,554,197.04
Canadian Order of Foresters	84 Market Street, Brantford, Ontario	17,224,771.92	163,898.76	902,213.06	1,173,153.80
Canadian Workmen of the World	476 Richmond St., London, Ontario	1,906,962.49	21,996.09	195,617.07	160,038.75
Grand Council of the Catholic Mutual Benefit Association of Canada	1015 St. Denis Street, Montreal, Quebec	1,512,108.24	13,543.40	164,189.02	161,582.85
Grand Orange Lodge of British America	10 Berti Street, Toronto, Ontario	1,358,919.76	21,181.50	95,258.46	79,247.64
Independent Mutual Benefit Federation	165 Spadina Ave., Toronto, Ontario	3,358.12	1,163.30	18,055.19	18,514.14
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ontario	46,336,096.38	4,343,825.55	4,971,508.08	4,635,188.03
Independent Order of Oddfellows, Manchester Unity	242 Temple Avenue, W. Kildonan, Winnipeg, Manitoba	51,467.82	305.26	2,852.30	1,581.37
Knights of Columbus	London, Ontario	46,193,119.97	470,894.99	6,423,003.08	5,314,149.24
Lutheran Mutual Aid Society	905 Confederation Life Building, Winnipeg, Manitoba	6,973,202.09	341,829.61	1,956,387.84	1,021,003.38
Lutheran Brotherhood	460 Main Street, Winnipeg, Manitoba	6,497,321.45	754,253.47	1,958,282.43	1,020,891.61
Maccabees	809 14th Ave. W., Calgary, Alberta	46,843,146.13	881,131.02	6,044,742.37	8,081,596.13
Modern Workmen of America	247 Scotia Street, Winnipeg, Manitoba	68,500,804.95	1,639,397.86	25,669,946.88	19,206,775.61
National Slovak Society of United States of America	Bellevue, Alberta	6,266,406.63	251,659.65	860,360.17	766,570.16
Order of United Commercial Travelers of America	171 Market Street E., Winnipeg, Manitoba	1,149,156.95	672,717.09	1,035,561.72	688,042.78
Sons of Norway	278 Main Street, Winnipeg, Manitoba	2,178,071.29	16,189.29	212,988.13	240,232.62
Women's Benefit Association	Royal Bank Bldg., Sarnia, Ontario	36,180,611.44	345,864.68	4,473,725.48	3,529,080.26
		\$223,318,196.44	\$12,222,334.47	\$60,551,935.04	\$50,051,926.92

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1936

Name of Society	Number at end of 1935		Additions				Deductions				At end of 1936			
	No.	Amount	New Issued	Other Additions		Ceased by Death	Ceased by Maturity		Other Deductions		No.	Amount		
				No.	Amount		No.	Amount	No.	Amount				
Alliance Nationale	31	\$ 31,148.17											29	\$ 29,148.17
Ancient Order of United Workmen of the Canadian North West	173	254,594.00	3	\$ 4,006.00									28	33,000.00
Aid Association for Lutherans	77	79,250.00	28	33,500.00	6	\$ 7,000.00	3	\$ 5,000.00	9	\$ 17,000.00			10	11,000.00
Canadian Order of Foresters	723	703,913.25	42	42,000.00	6	4,500.00							24	34,516.56
Canadian Workmen of the World	13	13,632.00			1	1,020.00								
Grand Council of the Catholic Mutual Benefit Association of Canada	38	43,135.07			2	3,299.00								
Grand Orange Lodge of British America	150	150,826.00												
Independent Order of Foresters	406	501,489.00			5	4,008.00								
Knights of Columbus	415	642,750.00	41	70,000.00	5	8,350.00	6	7,000.00		40,000.00			6	9,700.00
Lutheran Mutual Aid Society	119	123,514.00	1	50.00	4	4,302.00							14	11,623.00
Lutheran Brotherhood	57	92,500.00											10	16,000.00
Maccabees	4	1,250.00	270	120,666.00	38	23,300.00							31	14,250.00
Modern Workmen of America	646	732,784.00	18	17,779.00	26	43,700.00	6	6,000.00					179	106,556.00
National Slovak Society of United States of America	194	163,000.00	2	750.00	1	500.00	2	3,000.00					4	2,750.00
Order of United Commercial Travelers of America	418	2,090,000.00	22	110,000.00	16	80,000.00								
Sons of Norway	37	50,500.00	11	11,000.00	1	1,000.00			38	190,000.00				
Women's Benefit Association	229	163,320.25	59	57,250.00			2	1,638.00					25	19,250.00
	3,730	\$5,837,605.74	497	\$ 466,995.00	111	\$ 180,979.00	47	\$ 70,848.91	99	\$ 266,250.00	359	\$299,508.06	3,833	\$5,848,972.77

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1936

Name of Society	Number at end of 1935		New Issued	Revived	Terminated by Death		Lapsed	Number at end of 1936
Alliance Nationale	10						1	9
Aid Association for Lutherans	2							3
Ancient Order of Foresters	134	1					34	99
Canadian Order of Foresters	289	5					17	274
Grand Council of the Catholic Mutual Benefit Association of Canada	3							2
Independent Mutual Benefit Federation	475	179					142	512
Independent Order of Foresters	119						7	112
Independent Order of Oddfellows, Manchester Unity	153	12					20	144
Lutheran Brotherhood	4							7
Maccabees	2							2
	1,189		202		6		221	1,164

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1936

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Acadia Fire Insurance Company	\$ 10,870.18	\$ 3,098.65	\$ 7,771.53	\$ 8,948.81	\$ 484.80	5.41
Aetna Insurance Company	18,876.75	.....	18,876.75	18,232.64	8,066.36	44.24
Agricultural Insurance Company	4,553.32	646.90	3,906.42	3,235.61	464.69	14.43
Alliance Assurance Company, Limited	38,350.10	2,198.32	36,151.78	38,516.53	14,242.51	36.98
Alliance Insurance Company of Philadelphia	6,091.81	183.57	5,908.24	5,133.67	5,133.67	.....
American Alliance Insurance Company	32,862.15	26,934.48	5,927.67	5,664.80	2,750.88	48.56
American Central Insurance Company	10,121.83	10,121.83	3,681.62	4,107.28	1,356.97	33.04
American Insurance Company	13,803.45	.....	5,550.73	7,813.42	1,112.76	.....
American Insurance Company of Newark, N.J.	9,393.98	843.25	6,525.47	7,712.39	2,559.12	33.18
Anglo-Scottish Insurance Company, Limited	9,389.51	2,864.04	6,525.47	7,712.39	2,559.12	33.18
Atlas Assurance Company, Limited	22,081.96	2,585.55	19,496.41	24,117.76	7,021.32	29.11
Baltimore American Insurance Company of New York	*1,625.16	*1,625.16	(All reinsured by the Home Insurance Co. of New York)	24,117.76	7,021.32	29.11
Baloise Fire Insurance Company	9,048.54	791.13	8,257.41	8,753.30	2,998.85	34.26
Beaver Fire Insurance Company	5,607.67	3,334.22	2,273.45	2,687.77	181.46	6.75
Bee Fire Insurance Company	7,646.57	6,920.83	725.74	7,570.00	6,128.91	77.88
Boston Insurance Company	8,894.47	1,500.20	7,394.27	8,597.81	2,125.22	24.72
British America Assurance Company	29,227.81	1,383.51	27,844.30	29,830.87	6,650.79	22.29
British Canadian Insurance Company	15,638.59	12,836.24	2,802.35	15,225.80	9,782.99	64.25
British Crown Assurance Corporation, Limited	22,055.68	1,835.21	20,220.47	23,062.59	7,708.04	33.42
British Empire Assurance Company	11,555.57	662.29	10,893.28	11,904.41	4,791.85	40.25
British and European Insurance Company, Limited	6,904.86	4,695.89	2,208.97	2,464.35	813.98	33.03
British General Insurance Company, Limited	6,808.30	3,126.68	3,681.62	4,107.21	1,356.97	33.04
British Law Insurance Company, Limited	4,471.19	1,528.49	2,942.70	3,466.78	1,562.81	45.08
British Northwestern Fire Insurance Company	20,229.42	4,822.15	15,407.27	18,197.61	4,608.94	25.33
British Oak Insurance Company, Limited	8,485.76	236.86	8,258.90	7,516.83	1,823.44	25.59
British Traders' Insurance Company, Limited	25,298.29	7,404.49	17,893.80	26,557.97	3,269.77	15.31
Caledonian American Insurance Company	3,369.29	879.07	2,490.22	2,737.99	1,031.68	37.68
Caledonian Insurance Company	16,011.36	1,150.65	14,860.71	16,571.33	7,339.14	44.29
California Insurance Company of San Francisco	4,023.76	1,814.79	2,208.97	2,464.32	813.98	33.03
Canada Accident and Fire Assurance Company	16,184.98	7,349.09	8,835.89	9,857.14	3,255.94	33.03
Canada Security Assurance Company	18,934.79	5,603.43	13,331.36	14,613.93	2,975.44	20.36
Canadian Fire Insurance Company	45,220.91	44,785.84	435.07	54,436.85	6,489.20	11.92
Canadian General Insurance Company	24,307.88	14,913.85	9,394.03	13,521.02	3,463.34	25.61
Canadian Indemnity Company	24,226.30	39.20	24,187.10	27,172.69	3,845.94	14.15
Canadian Surety Company	3,394.02	1,427.48	1,966.54	2,036.26	564.26	27.70

Car and General Insurance Corporation, Ltd.	60,053.92	22,129.12	37,924.80	42,760.11	3,325.96	7.77
Casualty Company of Canada	6,719.96	12,158.04	4,561.92	5,933.90	1,351.56	22.77
Central Insurance Company, Limited	19,713.44	13,136.29	6,577.15	6,966.94	1,842.24	26.44
Century Insurance Company, Limited	16,988.62	8,212.48	8,776.14	8,847.38	3,181.75	35.96
Citizens' Insurance Company of New Jersey	5,563.01	2,475.64	3,087.37	3,359.23	1,652.28	
City of New York Insurance Company	* 8,081.52	* 101.63	* 7,979.89	* 7,734.89	* 7,142.74	* 92.34
(All re-insured by the Home Insurance Company of New York)						
Columbia Insurance Company	8,194.51	5,563.99	2,590.52	2,983.65	161.59	5.42
Commercial Union Assurance Company, Limited	79,015.90	50,403.55	28,612.35	32,569.23	10,481.12	32.18
Connecticut Fire Insurance Company	19,644.24	7,623.37	12,020.87	13,046.64	568.50	20.76
Continental Insurance Company	22,030.78	1,616.22	20,414.56	21,189.16	4,988.81	18.87
Cornhill Insurance Company, Limited	10,570.97		10,570.97	13,563.50	2,560.08	42.81
County Fire Insurance Company of Philadelphia	3,540.51	2,354.98	1,185.53	1,285.09	550.18	
Dominion of Canada General Insurance Company	14,950.31	5,296.24	9,654.07	12,886.20	3,031.63	23.52
Dominion Fire Insurance Company	22,298.07	3,310.93	18,987.14	20,376.26	2,775.86	13.62
Eagle, Star and British Dominions Insurance Company	24,353.83	246.66	24,107.17	25,545.13	4,583.46	17.94
Employers' Liability Assurance Corporation, Limited	24,390.74	3,696.37	20,784.37	23,098.52	1,708.92	7.39
Esquis Insurance Company	13,036.10	1,293.24	8,742.86	9,211.96	3,640.37	39.52
Equitable Fire and Marine Insurance Company	12,833.90	10,429.73	2,404.17	2,697.19	113.71	
Essex and Suffolk Equitable Insurance Society, Limited	5,019.80	2,653.71	2,366.09	3,030.22	883.13	29.14
Fidelity Phenix Fire Insurance Company of New York	12,543.61	625.15	11,918.46	13,441.99	2,611.37	19.43
First American Fire Insurance Company	3,465.66	335.95	3,129.71	4,041.18	1,477.59	36.56
First National Insurance Company of America	19,696.87	19,696.87				
Fire Insurance Company of Canada	6,335.75	104.50	6,231.25	4,723.43	3,136.49	
Fire Association of Philadelphia	11,198.85	2,769.83	8,429.02	8,656.01	1,461.18	16.88
Firemen's Insurance Company of Newark, N.J.	8,044.46		8,044.46	9,167.79	6,426.05	70.09
Franklin Fire Insurance Company of Philadelphia	* 13,263.66	* 41.14	* 13,222.52	* 12,777.72	* 4,611.45	* 36.08
(All re-insured by the Home Insurance Company of New York)						
General Accident Assurance Company of Canada	7,020.95	1,745.38	5,275.57	6,473.42	1,872.48	28.92
General Accident, Fire and Life Assurance Corporation, Limited	26,235.70	3,106.85	23,128.85	23,279.72	11,227.20	48.22
General Fire Insurance Company of Paris	11,267.59	3,626.85	7,640.74	7,153.25	850	8.50
General Insurance Company of America	63,773.78	2,624.14	61,149.64	62,442.68	12,795.10	20.49
Girard Fire and Marine Insurance Company	3,450.08		3,450.08	2,809.80	12,790.77	28.14
Glens Falls Insurance Company	16,669.06	2,744.21	13,924.85	15,518.30	3,900.92	25.14
Globe Indemnity Company of Canada	25,038.00	16,816.57	8,221.43	8,768.66	2,302.78	26.44
Grain Insurance and Guarantee Company	192,686.08	9,378.67	183,307.41	178,986.32	61,892.07	34.58
Great American Insurance Company	64,503.57	11,931.45	52,572.12	57,726.79	24,564.17	42.55
Guardian Insurance Company of Canada	7,182.10	1,323.92	5,858.18	6,856.97	1,594.73	
Guardian Insurance Company, Limited, of London, England	21,744.03	1,467.74	20,276.29	23,491.60	7,057.33	30.04
Guildhall Insurance Company, Limited	5,333.36	2,135.99	3,197.37	4,094.71	1,815.79	44.34
Halifax Fire Insurance Company	10,548.73	1,141.40	9,407.33	13,786.13	828.10	6.01
Hartford Fire Insurance Company	26,342.09	1,112.89	25,229.20	30,485.46	2,947.80	9.67
Home Assurance Company of Canada	4,348.02	3,913.24	434.78	3,223.18	139.31	4.32
Home Insurance Company of New York	173,989.14	8,407.97	165,581.17	156,219.19	73,431.68	47.00

NAME OF COMPANY	Premiums Written			Net Premiums	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Return Less Premiums	Licensed Reinsurance Ceded	by the Home Insurance				
Homestead Fire Insurance Company	* \$22,078.39 (All re-insured by the Home Insurance)	\$28,907.46	\$685.61 18,620.12	* \$21,392.78 10,287.34	* \$17,514.16 Company of New York)	* \$6,279.84 2,881.43	* 35.85 26.44
Hudson Bay Insurance Company	8,931.69 6,636.74 6,682.91 28,807.15	3,750.66 822.59 6,035.80 1,421.69		5,181.03 5,814.13 6,035.80 27,385.46	5,967.09 2,023.19 8,829.76 28,845.81	323.21 2,032.83 1,612.45 4,146.72	5.42 33.75 18.26 14.38
Law, Union and Rock Insurance Company, Limited	31,554.77	338.25		31,216.52	33,012.42	12,394.69	37.55
Legal and General Assurance Society, Limited	2,233.71	75.06		2,158.65	2,684.21	2,699.07	100.55
Liverpool and London and Globe Insurance Company, Limited	108,452.31	47,878.06		60,574.25	61,316.20	7,989.70	13.03
Liverpool-Manitoba Assurance Company	40,941.01	27,786.71		13,154.30	13,933.86	3,684.45	26.44
Local Government Guarantee Society, Limited	26,553.89	8,146.56		18,407.33	19,904.40	6,933.73	34.83
London Assurance Corporation	20,933.36	2,005.04		18,928.32	20,969.11	5,042.60	24.05
London-Canada Insurance Company	17,205.43	5,637.02		11,568.41	13,026.96	5,488.25	42.13
London and County Insurance Company, Limited	4,280.88	688.47		3,592.41	3,290.99	339.82	10.33
London Guarantee and Accident Company, Limited	22,027.82	16,848.15		5,181.67	5,967.92	323.36	5.42
London and Lancashire Guarantee and Accident Co. of Canada	7,557.75	1,664.95		5,892.80	5,605.71	556.57	9.93
London and Lancashire Insurance Company, Limited	73,778.85	11,141.93		62,637.82	60,200.82	24,425.11	40.57
London and Provincial Marine and General Insurance Co., Ltd.	6,200.04	368.13		5,831.91	5,857.95	5,191.89	88.62
London and Scottish Assurance Corporation, Limited	14,358.84	3,327.51		11,031.33	10,002.85	2,613.68	26.12
Maryland Insurance Company	14,180.02	672.52		13,507.50	13,950.62	12,991.29	93.12
Merchants' Insurance Company	12,937.08	3,814.03		9,123.05	9,936.57	171.33	1.72
Merchants' and Manufacturers' Fire Insurance Company	7,020.20	370.63		6,649.57	7,985.56	269.08	3.37
Merchants' Marine Insurance Company, Limited	11,971.96	1,149.84		10,822.12	11,265.13	265.73	2.36
Merchants' and Traders' Assurance Company	* 7,967.90	* 7,967.90			(All re-insured)		
Mercury Insurance Company	12,142.05	999.19		11,142.86	12,166.07	1,348.02	11.08
Michigan Fire and Marine Insurance Company	12,135.24	8,367.66		3,767.58	3,770.95	1,497.57	39.71
Motor Union Insurance Company, Limited	5,417.05	540.25		4,876.80	5,053.86	860.39	17.02
National-Ben Franklin Fire Insurance Company	10,804.41	91.24		10,713.17	11,658.39	7,301.48	62.63
Nationale Fire Insurance Company of Paris	3,203.45	7.85		3,195.60	3,504.31	806.32	25.55
National Fire Insurance Company of Hartford	7,512.28	672.32		6,839.96	7,883.35	209.32	2.65
National Liberty Insurance Company of America	* 23,576.20	* 520.52		* 23,055.68	* 14,447.82	* 21,368.05	* 147.90
National-Liverpool Insurance Company	(All re-insured by the Home Insurance)				Company of New York)		
National Provincial Insurance Company, Limited	22,651.20	16,074.05		6,577.15	6,966.94	1,842.24	26.44
National Security Fire Insurance Company	13,313.59	3,310.65		10,002.94	11,708.58	1,387.38	11.84
National Union Fire Insurance Company	1,721.46	81.00		1,640.46	779.51	5,282.42	74.42
	5,642.21	131.23		5,510.98	7,097.42		

	10,380.98 * (All re-insured by the Home Insurance Company of New York)	3,308.44 921.87	7,072.54 11,812.71	7,502.42 12,430.58	1,980.97 6,777.13	26.40 54.52
Newark Fire Insurance Company						
New Brunswick Fire Insurance Company						
New Hampshire Fire Insurance Company						
New York Underwriters Insurance Company						
Niagara Fire Insurance Company						
North British and Mercantile Insurance Company, Limited						
North Empire Fire Insurance Company						
North River Insurance Company						
North Western Assurance Company, Limited						
Northwestern National Insurance Company						
Northwest Fire Insurance Company						
Norwich Union Fire Insurance Society, Limited						
Occidental Fire Insurance Company						
Ocean, Accident and Guarantee Corporation, Limited						
Pacific Coast Fire Insurance Company						
Palatine Insurance Company, Limited						
Patrician Insurance Company, Limited						
Pearl Assurance Company, Limited						
Phenix Fire Insurance Company of Paris						
Philadelphia Fire and Marine Insurance Company						
Phoenix Assurance Company, Limited, of London, England						
Phoenix Insurance Company of Hartford, Connecticut						
Pioneer Insurance Company						
Providence Washington Insurance Company						
Planet Assurance Company, Limited						
Provincial Insurance Company, Limited						
Prudential Assurance Company, Limited						
Quebec Fire Assurance Company						
Queen Insurance Company of America						
Railway Passengers Assurance Company						
Reliance Insurance Company of Canada						
Royal Exchange Assurance Corporation						
Royal Insurance Company, Limited						
Royal Scottish Insurance Company, Limited						
Scottish Canadian Assurance Corporation						
Scottish Metropolitan Assurance Company, Limited						
Scottish Union and National Insurance Company						
Sea Insurance Company, Limited						
Security Insurance Company of New Haven, Connecticut						
Security National Insurance Company						
Sentinel Fire Insurance Company						
Springfield Fire and Marine Insurance Company						
St. Paul Fire and Marine Insurance Company						

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
State Assurance Company, Limited	\$ 6,181.79	\$ 1,201.06	\$ 4,980.73	\$ 5,741.92	\$ 3,228.61	56.22
Sun Insurance Office, Limited	38,487.40	1,007.70	37,479.70	36,037.54	18,541.52	51.45
Switzerland General Insurance Company, Limited	3,431.38	.....	3,431.38	1,660.79	.....	.....
Toronto General Insurance Company	19,772.50	5,193.79	14,578.71	7,690.64	3,246.86	42.21
Travelers' Fire Insurance Company	6,817.45	.....	6,817.45	7,423.42	2,931.82	39.49
Union Assurance Society, Limited	27,569.85	12,843.37	14,726.48	16,428.12	5,425.90	33.03
Union Fire, Accident and General Insurance Co. of Paris, France	9,201.40	.....	9,201.40	8,494.24	1,341.90	15.79
Union Insurance Society of Canton, Limited	49,288.37	17,606.27	31,682.10	28,962.89	5,861.98	20.24
Union Marine and General Insurance Company, Limited	7,425.32	2,244.29	5,181.03	5,943.37	323.21	5.44
United British Insurance Company, Limited	7,313.85	1,207.92	6,105.93	5,465.60	3,448.53	63.09
United Firemen's Insurance Company of Philadelphia	3,988.98	1,398.46	2,590.52	2,983.65	161.59	5.42
Urbaine Fire Insurance Company of Paris	6,585.65	298.42	6,287.23	6,507.63	5,274.62	81.05
Wapiti Insurance Company	13,402.73	.....	13,402.73	61,277.42	23,244.43	37.93
Westchester Fire Insurance Company	17,074.85	2,931.57	14,143.28	16,596.32	7,365.34	.....
Western Assurance Company	20,926.78	2,147.11	18,779.67	20,017.38	8,217.20	41.05
Westminster Fire Office	* 15,454.37	* 15,454.37	.....	(All re-insured)	.....	.....
World Fire and Marine Insurance Company	10,344.85	142.30	10,202.55	11,726.96	3,591.10	30.70
Yorkshire Insurance Company, Limited	24,816.05	3,665.95	21,150.10	21,752.98	5,407.00	24.86
RECIPROCAL EXCHANGES:						
Affiliated Underwriters	15,535.67	.....	15,535.67	10,376.90	5,724.25	52.15
Canadian Reciprocal Underwriters	1,320.44	.....	1,320.44	1,093.04	10.73	.98
Individual Underwriters	2,861.89	.....	2,861.89	2,091.32	73.24	3.50
Lumbermen's Underwriting Alliance	13,958.21	.....	13,958.21	11,272.62	66.29	.59
Metropolitan Inter-Insurers	2,220.34	.....	2,220.34	2,296.00	.....	.....
New York Reciprocal Underwriters	3,775.60	.....	3,775.60	2,411.22	.....	.....
Retail Lumbermen's Inter-Insurance Exchange	11,035.46	.....	11,035.46	11,254.86	7,918.49	70.35
Warner Reciprocal Insurers .....	.....	.....	.....	.....	.....	.....

MUTUALS (extra-provincial):						
Retail Lumbermen's Mutual Fire Insurance Company	1,950.35	929.80	1,020.55	1,020.55	3,745.44	367.00
Saskatchewan Mutual Fire Insurance Company	78,432.85	11,882.69	66,550.16	56,081.72	26,901.63	47.96
OTHER MUTUALS:						
Central Manufacturers' Mutual Insurance Company	5,541.97	88.94	5,453.03	5,810.43	213.09	3.67
Hardware Dealers' Mutual Fire Insurance Company	27,831.71	1,206.25	26,625.46	26,699.32	1,746.95	6.54
Hardware Mutual Fire Insurance Company of Minnesota	28,942.16	147.05	28,795.11	29,419.71	1,895.60	6.44
Mill Owners' Mutual Fire Insurance Company of Iowa	57,531.66	2,130.71	55,400.95	50,869.77	2,991.73	5.88
Minnesota Implement Mutual Fire Insurance Company	28,516.79	996.60	27,520.19	27,384.58	1,782.11	6.51
Northwestern Mutual Fire Association	66,454.68	6,125.33	60,329.35	63,406.58	7,307.08	11.52
Portage La Prairie Mutual Insurance Company	43,773.62	.....	43,773.62	42,330.99	21,176.26	50.02
United Mutual Fire Insurance Company	17,726.34	3,198.44	14,527.90	15,234.47	54.66	3.6
Wawanesa Mutual Insurance Company	186,019.13	7,810.40	178,208.73	165,444.95	57,686.85	34.36
Non-Marine Underwriters, Members of Lloyd's	77,228.98	.....	77,228.98	45,101.72	19,901.56	44.04
	\$4,110,082.15	\$ 980,671.75	\$3,129,410.40	\$3,268,805.05	\$ 919,196.91	28.12

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1936

NAME OF COMPANY	Premiums Written			Net Premiums Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums		
JOINT STOCK:					
Agricultural Insurance Company	759.17	.....	759.17	\$ 456.11	252.14
Alliance Assurance Company	19,023.99	264.50	18,759.49	17,726.54	14,534.44
Alliance Insurance Company of Philadelphia	1,354.10	.....	1,354.10	1,427.46	81.93
American Alliance Insurance Company	3,856.77	2,927.93	928.84	857.96	68.53
American Automobile Fire Insurance Company	1,798.99	.....	1,798.99	1,706.67	62.25
American Automobile Insurance Company	2,759.07	.....	2,759.07	2,819.43	99.76
American Automobile Insurance Company, Limited	689.90	29.29	640.61	661.00	138.67
Atlas Assurance Company, Limited	687.60	.....	687.60	642.12	67.31
British America Assurance Company	5,722.59	.....	5,722.59	5,608.86	2.02
British Canadian Insurance Company	3,062.96	.....	3,062.96	3,180.14	43.08
British Empire Assurance Company	833.58	.....	833.58	744.31	187.59
British General Insurance Company, Limited	454.03	.....	454.03	384.35	4.33
British Oak Insurance Company, Limited	1,566.32	.....	1,566.32	1,692.54	115.01
British Traders' Insurance Company, Limited	7,860.83	3,006.28	4,854.55	4,106.68	67.00
British Law Insurance Company, Limited	45.09	.....	45.09	26.91	70.83
Caledonian Insurance Company	1,468.54	.....	1,468.54	1,288.69	.....
Canada Accident and Fire Assurance Company	2,411.84	11.66	2,400.18	2,186.75	46.40
Canada Security Assurance Company	6,515.17	.....	6,515.17	6,164.08	4,066.65
Canadian Fire Insurance Company	5,456.31	.....	5,456.31	5,310.55	3,590.07
Canadian General Insurance Company	22,882.88	98.36	22,784.52	23,606.90	58.24
Canadian Indemnity Company	27,117.62	5.95	27,111.67	27,210.78	14.05
Canadian Surety Company	3,154.58	21.74	3,132.84	3,122.53	39.45
Car and General Insurance Corporation, Limited	4,549.03	37.61	4,511.42	4,539.14	47.12
Casualty Company of Canada	13,649.02	21.74	13,627.28	12,822.26	24.53
Central Insurance Company, Limited	7,053.87	7,053.87	13,454.43	12,388.33	766.29
Century Insurance Company, Limited	645.41	.....	645.41	7,621.30	4,588.24
Commercial Union Assurance Company, Limited	722.38	12.75	709.63	661.75	61.51
Continental Casualty Company	125.13	16	124.97	655.96	.....
Consolidated Fire and Casualty Insurance Company	742.63	431.26	311.37	1,296.75	67.23
Cornhill Insurance Company, Limited	13,160.80	.....	13,160.80	546.06	66.55
County Fire Insurance Company of Philadelphia	199.82	14.05	185.77	1,134.46	54.64
Dominion of Canada General Insurance Company	24,014.23	113.35	23,900.88	14,234.92	207.75
Dominion Fire Insurance Company	13,968.92	8,071.94	5,896.98	178.09	42.36
				21,963.56	70.00
				5,273.81	93.81
				2,996.20	56.81

Employers' Liability Assurance Corporation, Limited	21,937.74	8.27	21,929.47	22,303.82	13,051.56	58.51
Fidelity Insurance Company of Canada	6,226.34	235.49	5,990.75	6,181.19	3,766.35	60.93
First National Insurance Company of America	4,751.66	4,751.66				
Franklin Fire Insurance Company of Philadelphia	* 1,194.04		* 1,194.04	* 950.73	* 878.77	* 92.43
Fonciere Transport and Accident Insurance Company	(All re-insured by the Home Insurance Company of New York)	77.70	8,982.56	9,286.59	13,680.16	147.31
General Accident Assurance Company of Canada	32,794.44		32,794.44	32,926.04	30,648.66	93.08
General Accident, Fire and Life Assurance Corporation, Limited	4,514.20		4,514.20	4,970.68	2,981.88	59.98
General Casualty Company of America	13,437.17		13,437.17	14,698.53	10,923.30	74.31
General Casualty Insurance Company of Paris	5,018.80	34.96	4,983.84	5,870.17	1,591.55	27.11
General Exchange Insurance Corporation	53,073.52		53,073.52	49,247.68	38,963.28	79.12
General Insurance Company of America	12,298.10		12,298.10	13,294.73	5,859.58	44.07
Glens Falls Insurance Company	38,329.48		38,329.48	29,917.84	23,025.45	76.96
Globe Indemnity Company of Canada	22,420.44	10,578.27	11,842.17	10,725.45	6,477.60	60.39
Great American Indemnity Company	11,009.56		11,009.56	10,730.16	8,080.63	75.30
Great American Insurance Company	9,654.96	1,481.19	8,173.77	7,762.58	5,484.68	70.65
Guardian Insurance Company of Canada	5,060.61	.85	9,059.76	8,349.65	3,926.81	47.02
Guildhall Insurance Company, Limited	893.45		893.45	941.75	105.79	11.23
Halifax Fire Insurance Company	5,630.41	145.90	5,484.51	4,821.68	16,382.58	339.77
Hartford Accident and Indemnity Company	2,093.99		2,093.99	2,034.05	1,819.14	89.43
Hartford Fire Insurance Company	261.37		261.37	270.93	14.05	5.19
Home Assurance Company of Canada	2,147.50		2,147.50	2,160.25	1,035.87	47.95
Home Insurance Company of New York	8,666.33		8,666.33	8,681.84	4,908.11	56.53
Homestead Fire Insurance Company	* 2,069.99		* 2,069.99	* 2,005.69	* 986.63	* 49.19
Hudson Bay Insurance Company	(All re-insured by the Home Insurance Company of New York)	1,722.29	1,722.29			
Imperial Guarantee and Accident Insurance Co. of Canada	829.92		829.92	829.28	351.51	42.39
Imperial Insurance Office	312.92		312.92	317.66		19.78
Indemnity Insurance Company of North America	3,258.74		3,258.74	3,405.68	673.50	33.98
Insurance Company of North America	1,078.27		1,078.27	1,256.82	427.04	
Law, Union and Rock Insurance Company, Limited	2,586.39	4.16	2,590.55	2,608.51	844.64	32.38
Legal and General Assurance Society, Limited	66.23		66.23	48.81		
Liverpool and London and Globe Insurance Company, Limited	14,819.59	8,182.36	6,637.23	6,050.87	3,596.69	59.44
Liverpool-Manitoba Assurance Company	5,129.28	3,814.09	1,315.19	1,190.50	714.43	60.01
London Assurance Corporation	7,423.12	126.00	7,297.12	5,615.88	5,192.62	92.46
London-Canada Insurance Company	9,108.03	512.43	8,595.60	7,556.64	1,802.40	23.85
London and County Insurance Company, Limited	486.66		486.66	333.60	1,056.30	316.64
London and County Insurance Company, Limited	6,447.63		6,447.63	6,656.85	4,281.89	64.32
London and Lancashire Guarantee and Accident Co. of Canada	2,255.04	60.73	2,194.31	2,501.81	567.95	22.70
London and Lancashire Insurance Company, Limited	437.32	8.58	429.34	701.17	678.40	96.75
London and Provincial Marine and General Insurance Co., Ltd.	1,824.69	45.06	1,779.63	1,878.73	720.88	38.37
London and Scottish Assurance Corporation, Limited	916.59		916.59	1,001.67	622.40	62.13

NAME OF COMPANY	Premium Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
Maryland Casualty Company	\$ 939.86	.....	\$ 939.86	\$ 914.07	\$ 29.85	.....
Merchants' Casualty Insurance Company	4,917.43	.....	4,917.43	8,124.19	4,465.91	54.97
Merchants' Marine Insurance Company, Limited	365.66	.....	365.66	368.82	21.22	.....
Merchants' and Traders' Assurance Company	4,284.73	*\$ 4,284.73	.....	(All re-insured)	.....	.....
Mercury Insurance Company	522.74	.....	522.74	569.57	196.20	34.45
Metropolitan Casualty Insurance Company of New York	8,071.94	.....	8,071.94	7,171.03	7,641.87	106.57
Michigan Fire and Marine Insurance Company	76	.....	76	4.82	.....	4.75
Motor Union Insurance Company, Limited	1,061.32	5.30	1,056.02	1,075.89	51.15	.....
National-Ben Franklin Fire Insurance Company	518.82	.....	518.82	513.99	201.74	39.25
Newark Fire Insurance Company	1,248.86	18.60	1,227.26	1,107.68	643.01	58.05
North British and Mercantile Insurance Company, Limited	5,748.57	.....	5,748.57	5,535.59	3,767.12	68.05
Northern Assurance Company, Limited	4,748.20	.....	4,748.20	4,757.72	558.60	.....
Northwestern National Insurance Company	2,330.40	.....	2,330.40	2,196.70	552.79	25.17
Norwich Union Fire Insurance Society, Limited	13,751.24	.....	13,751.24	13,876.43	9,171.65	66.09
Occidental Fire Insurance Company	811.52	40.58	770.94	855.25	660.02	35.06
Ocean, Accident and Guarantee Corporation, Limited	12,341.12	263.18	12,077.94	12,501.28	4,235.16	.....
Pacific Coast Fire Insurance Company	2,106.04	1,471.84	634.20	654.37	444.94	67.99
Palatine Insurance Company, Limited	811.44	12.25	799.19	756.32	65.32	8.64
Patriotic Assurance Company, Limited	3,828.73	43.47	3,785.26	4,083.93	7,228.63	177.00
Pearl Assurance Company, Limited	1,464.20	.....	1,464.20	1,368.91	995.07	72.69
Phoenix Assurance Company, Limited, of London, England	7,181.21	.....	7,181.21	6,906.34	2,937.28	42.53
Provincial Insurance Company, Limited	114.09	.....	114.09	106.87	5.75	5.38
Prudential Assurance Company, Limited	3,790.16	.....	3,790.16	3,888.30	4,035.99	103.80
Queen Insurance Company of America	2,622.14	1,149.42	1,472.72	1,329.69	771.82	58.04
Railway Passengers Assurance Company	1,650.43	.....	1,650.43	1,514.26	494.51	32.66
Royal Exchange Assurance Corporation	5,321.96	18.79	5,303.17	5,466.95	5,273.29	96.46
Royal Insurance Company, Limited	37,362.97	22,490.85	14,872.12	13,472.29	8,104.46	60.16
Scottish Metropolitan Assurance Company, Limited	352.16	.....	352.16	363.86	15.00	4.12
Scottish Union and National Insurance Company	625.01	.....	625.01	502.50	136.61	25.78
Sentinel Fire Insurance Company	19	.....	19	.....	.....	.....
Springfield Fire and Marine Insurance Company	7.63	.95	6.68	42.12	.....	.....
St. Paul Fire and Marine Insurance Company	31,831.07	.....	31,831.07	28,369.56	22,864.40	80.59
St. Paul-Mercury Indemnity Company of St. Paul	4,741.17	.....	4,741.17	4,269.57	4,276.49	100.16
Sun Insurance Office, Limited	2,771.53	.....	2,771.53	2,724.47	869.98	31.93

Toronto General Insurance Company	32,557.47	317.33	32,240.14	30,781.80	34,171.43	111.01
Travelers' Fire Insurance Company	576.98	.....	576.98	577.93	117.03	20.25
Travelers' Indemnity Company	2,898.68	.....	2,898.68	3,041.97	2,389.81	78.56
Union Assurance Society, Limited	307.69	5.00	302.69	196.46	351.88	179.11
Union Fire, Accident and General Insurance Co. of Paris, France	3,895.92	20.70	3,875.22	4,144.49	2,134.56	51.50
Union Insurance Society of Canton, Limited	12,103.14	3,080.42	9,022.72	9,822.91	4,868.51	49.56
Union Marine and General Insurance Company, Limited	1,366.24	.....	1,366.24	1,402.78	1,193.33	85.07
United British Insurance Company, Limited	6,470.82	68.57	6,402.25	5,796.24	7,661.08	132.17
United States Fidelity and Guarantee Company	3,319.11	.....	3,319.11	4,108.12	5,727.46	139.42
Wapiti Insurance Company	2,069.71	.....	2,069.71	1,927.19	932.30	48.37
Western Assurance Company	4,729.36	14.84	4,714.52	4,865.85	1,47.81	.....
Westminster Fire Office	* 18,806.46	* 18,806.46	.....	(All re-insured)	.....	.....
Yorkshire Insurance Company, Limited	7,271.31	256.06	7,015.25	6,840.28	2,259.93	33.04
Zurich General Accident and Liability Assurance Co., Limited	10,133.51	.....	10,133.51	10,259.90	6,250.51	60.92
EXTRA-PROVINCIAL MUTUALS:						
Saskatchewan Mutual Fire Insurance Company	36,015.32	18,144.76	17,870.56	12,327.15	13,541.21	109.84
OTHER MUTUALS:						
Central Manufacturers Mutual Insurance Company	1,095.61	.....	1,095.61	1,051.24	427.97	40.71
Hardware Dealers' Mutual Fire Insurance Company	398.26	.....	398.26	405.20	261.23	64.47
Hardware Mutual Fire Insurance Company of Minnesota	398.26	.....	398.26	405.20	261.23	64.47
Lumbermen's Mutual Casualty Company	4,415.35	.....	4,415.35	4,420.95	1,708.84	38.65
Minnesota Implement Mutual Fire Insurance Company	398.26	.....	398.26	405.20	261.23	64.47
Northwestern Mutual Fire Association	1,672.24	.....	1,672.24	1,450.14	436.90	30.13
Wawanesa Mutual Insurance Company	11,960.44	2,069.71	9,890.73	9,349.04	5,045.16	53.96
Non-Marine Underwriters, Members of Lloyd's	29,300.40	.....	29,300.40	18,456.32	13,877.77	75.17
GRAND TOTAL	\$ 865,848.91	\$ 101,845.39	\$ 764,003.52	\$ 727,169.33	\$ 519,215.87	71.40

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES
TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1936

Name of Company	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned, %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Aetna Insurance Company	\$ 12,509.32	\$ 4,978.48	\$ 7,530.84	\$ 7,530.84	\$ 6,335.22	84.12
Alliance Insurance Company of Philadelphia	8,210.48	8,210.48	1,885.38	1,885.38	1,680.65	89.14
American Alliance Insurance Company	4,780.86	2,895.43	6,858.82	6,858.82	4,386.46	63.95
Bee Hail Insurance Company of Paris	7,317.43	458.66	7,780.14	7,780.14	4,558.67	58.59
Citizens Insurance Company of New Jersey	17,374.57	9,594.43	258.90	* 258.90	345.04	* 133.27
City of New York Insurance Company	258.90					
	(All re-insured by the Home Insurance Company of New York)					
Connecticut Fire Insurance Company	9,288.62	5,646.63	3,641.99	3,641.99	2,911.92	79.95
Continental Insurance Company	11,677.56	6,777.95	10,999.61	10,999.61	9,890.80	89.92
County Fire Insurance Company of Philadelphia	3,975.97	3,598.59	3,777.08	3,777.08	336.13	89.14
Equitable Fire and Marine Insurance Company	4,755.53	3,214.49	1,541.04	1,541.04	785.00	50.93
Fidelity Phenix Fire Insurance Company of N.Y.	8,359.23	541.56	7,817.67	7,817.67	12,983.89	166.08
First American Fire Insurance Company	12,262.41		12,262.41	12,262.41	10,354.63	84.44
First American Fire Insurance Company of Paris	8,141.27		8,141.27	8,141.27	7,035.49	86.41
General Casualty Insurance Company	19,043.87	2,452.58	16,591.29	16,591.29	14,789.73	89.14
Great American Insurance Company	7,780.15		7,780.15	7,780.15	4,558.66	58.59
Hartford Fire Insurance Company	1,483.30		1,483.30	1,483.30	345.04	23.26
Home Insurance Company of New York	21,864.36	9,946.87	11,917.49	11,917.49	7,458.90	62.59
Insurance Company of North America	10,805.35	10,805.35				
London-Canada Insurance Company	7,279.96		7,279.96	7,279.96	4,220.08	57.97
Maryland Insurance Company	8,757.03	7,565.28	1,191.75	1,191.75	738.61	61.98
Michigan Fire and Marine Insurance Company	6,048.20		6,048.20	6,048.20	5,300.75	87.64
Niagara Fire Insurance Company	10,148.13	4,796.49	5,351.64	5,351.64	4,364.71	81.56
Phoenix Insurance Company of Hartford, Conn.	4,962.39	3,721.80	1,240.59	1,240.59	2,303.87	185.71
Reliance Insurance Company of Canada	2,724.33	2,426.39	297.94	297.94	184.65	61.97
Sentinel Fire Insurance Company	21,195.37	10,767.56	10,427.81	10,427.81	6,553.24	62.84
Springfield Fire and Marine Insurance Company	6,058.80	1,460.27	4,598.53	4,598.53	3,591.73	78.11
Westchester Fire Insurance Company	4,386.67		4,386.67	4,386.67	939.82	21.42
World Fire and Marine Insurance Company						
	\$ 241,191.21	\$ 93,759.64	\$ 147,431.57	\$ 147,431.57	\$ 116,608.65	79.09

*Reinsurance figures not included in totals.

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND
GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1936**

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Assurance Company, Limited	124.31	Nil	124.54	12.50	753.91	Nil	581.53	Nil
Alberta Life and Accident Insurance Company	14,899.35	4,867.12	(Combined)		5.00	Nil		
Atlas Assurance Company, Limited					2,256.47	2,039.60	2,442.09	391.01
British America Assurance Company	1,179.16	688.18	360.75	401.56	1,090.37	116.04	1,199.28	70.28
British Canadian Assurance Company	243.40	Nil	46.50	Nil	515.44	200.00	390.24	Nil
British Empire Assurance Company	594.40	37.66	121.31	119.17				
British Northwestern Fire Insurance Company	49.35	50.00	16.00	Nil				
Canada Accident and Fire Assurance Company	2,148.90	495.66	895.26	547.84	675.06	936.68	2,447.02	148.28
Canada Security Assurance Company	387.93	3.36	74.02	392.43	333.34	Nil	2,301.07	2,250.59
Canadian Fire Insurance Company	2,690.03	943.23			87.98	Nil	2,186.14	2,403.50
Canadian General Insurance Company	260.00	75.40			6,169.61	3,770.07	10,916.03	6,445.35
Canadian Indemnity Company	6,210.05	1,449.03	3,920.45	1,769.87	5,426.07	651.31	27,570.17	4,092.26
Canadian Surety Company					935.45	372.75	3,887.82	1,170.00
Car and General Insurance Corporation, Limited	465.25	64.66	310.55	970.35	466.58	Nil		
Casualty Company of Canada	6,717.36	3,091.98	(Combined)		243.74	Nil	169.88	2.00
Century Insurance Company, Limited	40.00	Nil						
Commercial Union Assurance Company, Limited	774.20	56.66	652.19	101.99	548.19	909.66		
Confederal Life Association	2,770.21	1,801.56	(Combined)					
Continental Casualty Company	56,016.54	27,656.31	55,504.63	22,929.24	199.22	Nil	1,443.50	516.00
Dominion of Canada General Insurance Company	2,470.78	11,719.42	(Combined)		2,122.22	5.00	7,379.35	5,081.48
Employers' Liability Assurance Corporation, Limited	7,175.22	4,168.39	5,435.75	4,760.29	4,078.88	953.43	10.00	Nil
Fidelity and Casualty Company of New York	22.59	Nil			31.93			
Fidelity Insurance Company of Canada	324.61	233.36	63.75	226.69	3,577.92	1,304.29	3,022.51	3,831.39
General Accident Assurance Company of Canada	17,932.09	10,923.59	(Combined)		13,983.19	2,776.84	12,450.31	8,265.17
General Accident, Fire and Life Assurance Corporation, Limited	1,355.04	1,786.12	804.45	745.82	995.05	1,455.90		
General Casualty Insurance Company of Paris	179.41	99.47	85.94	Nil	242.43	Nil	25.00	Nil
Globe Indemnity Company of Canada	3,423.11	1,454.11	2,159.81	689.83	993.72	1,447.50	766.09	222.80
Grain Insurance and Guarantee Company							13,366.69	17,771.16
Guardian Insurance Company of North America	175.70	50.00	106.33	Nil	148.05	Nil	2,358.30	1,182.25
Guardian Insurance Company of Canada	166.55	3.00	98.45	202.00	10.05	Nil	787.52	650.26
Guildhall Insurance Company, Limited	21.66	Nil			36.36	Nil		
Hartford Accident and Indemnity Company							57.14	Nil
Home Assurance Company of Canada	25,930.52	7,741.33	(Combined)					
Imperial Guarantee and Accident Insurance Company of Canada	1,743.80	407.54	815.71	1,406.83	140.30	Nil	6,591.45	361.38
Imperial Insurance Office							26.00	Nil
Indemnity Insurance Company of North America	342.85	25.00			681.16	5.50	27.25	Nil
Law, Union and Rock Insurance Company, Limited	804.33	403.50	1,020.83	1,158.05	39.90	Nil	20.00	Nil
Legal and General Assurance Society, Limited	10.00	Nil						
Liverpool and London and Globe Insurance Company, Limited	419.44	161.23	239.98	76.54	110.42	161.28	125.39	24.37
London Assurance Corporation	186.76	32.75	122.20	Nil				

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London Guarantee and Accident Company, Limited	\$ 4,468.75	\$ 1,459.65	(Combined)	(Combined)	\$ 1,057.51	\$ 7,416.57	\$ 1,318.56	\$ 528.30
London and Lancashire Guarantee and Accident Company of Canada	1,232.03	110.83	507.52	134.33	326.85	Nil	320.84	Nil
London Life Insurance Company	32,359.26	21,816.97	(Combined)	(Combined)				
London and Provincial Marine and General Insurance Company, Ltd.	521.65	142.33	(Combined)	(Combined)	1,642.01	44.35	57.59	Nil
Loyal Protective Insurance Company	11,081.37	6,500.25	(Combined)	(Combined)				
Lumbermen's Mutual Casualty Company					230.79	Nil	197.00	Nil
Merchants Casualty Insurance Company	5,048.92	3,484.97	(Combined)	(Combined)				
Metropolitan Casualty Insurance Company of New York	7,052.77	5,117.24	(Combined)	43.22			55.00	Nil
Metropolitan Life Insurance Company	257.63	62.50	46.68		955.09	Nil		
Motor Union Insurance Company, Limited	6,781.47	5,938.00	(Combined)	(Combined)				
Mutual Benefit Health and Accident Association	108.63	58.90			10.00	Nil		
National Surety Corporation	8,219.36	1,711.65	(Combined)	(Combined)				
Non-Marine Underwriters, Members of Lloyd's	6,484.95	223.06			162.65	6.25	1,359.62	2,366.29
North British and Mercantile Insurance Company, Limited	1,408.60	2,798.30	1,267.12	364.50	374.84	64.00	4,350.91	Nil
Northern Assurance Company, Limited	199.25	Nil	12.00	Nil	916.10	2.37	45.85	1,000.00
Norwich Union Fire Insurance Society, Limited	1,112.70	684.04	339.75	662.11	1,870.71	655.48	154.85	Nil
Occidental Fire Insurance Company	52.33	187.50	14.73	76.17	23.50	Nil	1,653.11	792.41
Ocean, Accident Guarantee Corporation, Limited	3,366.66	8,089.80	1,339.04	516.28	1,327.49	46.15	272.62	35.75
Pearl Assurance Company, Limited					53.55	Nil	129.08	666.00
Phoenix Assurance Company, Limited	139.00	11.00	118.50	Nil	30.98	Nil		
Protective Association of Canada	16,486.67	11,137.28	(Combined)	(Combined)				
Prudential Assurance Company, Limited	9,309.02	3,814.42	(Combined)	553.90	2,663.12	219.00	118.43	Nil
Railway Passengers' Assurance Company	839.98	125.00	464.22	277.93	277.93	23.59	1,389.12	101.64
Royal Exchange Assurance	1,463.99	267.61	345.06	655.33	1,896.89	1,153.82	5,071.03	3,516.53
Royal Insurance Company, Limited	3,246.63	1,375.86	2,044.26	653.76	940.56	1,370.47	727.60	210.49
Scottish Metropolitan Assurance Company, Limited			(Combined)	(Combined)			16.75	Nil
Sun Insurance Office, Limited	5,249.00	1,778.18	(Combined)	(Combined)	190.37	38.73	80.00	Nil
Toronto General Insurance Company, Limited	281.50	95.00	(Combined)	(Combined)	7,619.31	Nil	3,633.09	1,000.00
Travelers' Insurance Company	12,247.75	5,715.70	5,655.13	2,782.00	4,324.10	141.35		
Travelers' Indemnity Company					15.73	Nil		
United States Fidelity and Guaranty Company	4,591.57	987.25	972.20	297.05	1,653.14	1,081.65	15,853.84	16,981.47
Union Assurance Society, Limited	98.37	30.00	23.50	55.00	175.45	376.66		
Union Assurance Society of Canton, Limited	4,688.83	747.77	5,472.04	1,212.34	1,722.06	431.75	639.29	67.59
Union Marine and General Insurance Company, Limited			343.00	Nil	386.57	100.00	281.55	50.00
Wawanesa Mutual Insurance Company	556.00	11.00			42.50	Nil		
Western Assurance Company	409.45	20.00	113.90	235.26	218.36	25.00	145.55	Nil
Yorkshire Insurance Company, Limited	1,575.00	1,149.41	(Combined)	(Combined)	1,193.53	3.00	87.50	Nil
Zurich General Accident and Liability Assurance Company, Limited	587.22	67.17	211.85	448.90	1,356.66	230.05		
	\$331,781.21	\$164,677.66	\$ 92,269.70	\$ 45,048.87	\$ 80,566.36	\$ 25,002.49	\$138,107.99	\$ 60,956.70

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1936

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Acadia Fire Insurance Company					\$ 9.87	\$.23
Aetna Insurance Company					4,477.37	2,845.97
Alliance Assurance Company, Limited						
Alliance Insurance Company of Philadelphia	\$ 115.75	Nil			990.55	27.50
American Alliance Insurance Company					156.69	14.22
American Insurance Company						11.00
Atlas Assurance Company, Limited	82.60	\$ 11.75	\$ 43.12	Nil	25.60	Nil
Baltimore American Insurance Company of New York					169.43	Nil
Boiler Inspection and Insurance Company of Canada	(All re-insured by the Home Insurance Company of New York)				6,245.05	350.00
Boston Insurance Company					446.68	2,021.70
British America Assurance Company	333.28	50.00	206.60	\$ 19.16	1,951.76	621.07
British Canadian Insurance Company	193.41	Nil	153.13	58.48	21.45	Nil
British Empire Assurance Company	321.25	572.62	145.67	40.00	323.10	Nil
British Northwestern Fire Insurance Company	98.25	Nil			225.43	53.85
British Traders Insurance Company, Limited					29.40	Nil
Canada Accident and Fire Assurance Company	226.57	7.50				
Canada Security Assurance Company	431.94	289.68	235.45	357.34	1,622.80	1,090.33
Canadian Fire Insurance Company	126.50	Nil	215.55	76.07	176.06	Nil
Canadian General Insurance Company	4,803.94	906.18	1,440.11	216.05	295.76	Nil
Canadian Indemnity Company	2,477.70	1,927.98	1,063.06	1,101.65	2,703.89	791.87
Canadian Surety Company	416.70	1,000.00	373.31	87.98	Nil	42.87
Casualty Company of Canada	1,001.22	3,894.77	1,474.61	546.62		
Century Insurance Company, Limited	28.50	Nil	26.32	Nil		
Columbia Insurance Company					3.28	.08
Commercial Union Assurance Company, Limited	38.37	Nil	241.02	Nil	47.22	Nil
Connecticut Fire Insurance Company					1,254.24	1,084.94
Continental Casualty Company	148.87	Nil	610.50	334.16		
Continental Insurance Company					583.17	179.90
Consolidated Fire and Casualty Insurance Company			33.90	37.73		
County Fire Insurance Company of Philadelphia					31.33	2.84
Dominion of Canada General Insurance Company	1,688.56	2,016.40	1,315.97	470.75	83.75	517.25
Dominion Fire Insurance Company			759.28	330.45		
Eagle, Star and British Dominions Insurance Company			127.38	193.33		
Employers' Liability Assurance Corporation, Limited	1,869.61	695.56	925.53	933.17		
Equitable Fire and Marine Insurance Company					33.50	Nil
Fidelity and Casualty Company of New York					250.85	216.98
Fidelity Insurance Company of Canada	513.17	48.37	558.25	178.18	57.50	Nil
Fidelity-Phoenix Fire Insurance Company of New York					1,228.12	916.18
Fire Association of Philadelphia						10.00
First American Fire Insurance Company					176.25	3.33

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Fonciere Transport and Accident Insurance Company	\$ 3,726.02	\$ 1,796.44	\$ 2,124.39	\$ 900.68	\$ 172.39	\$ 4.24
General Accident Insurance Company of Canada	565.88	67.00	105.48	Nil	7,109.94	547.34
General Accident, Fire and Life Assurance Corporation, Limited			1,278.24	1,005.57	562.02	560.29
General Casualty Insurance Company of America	73.81	50.00	88.44	106.45		
General Casualty Insurance Company of Paris					1,690.82	623.36
Glens Falls Insurance Company					22.65	Nil
Globe Indemnity Company of Canada	501.42	1,279.15	28.22	60.58	139.59	Nil
Grain Insurance and Guarantee Company	4,719.63	2,939.92				
Great American Insurance Company	551.09	17.50	348.34	622.89	1,712.41	290.66
Guardian Insurance Company of Canada					537.90	Nil
Hardware Mutual Fire Insurance Company of Minnesota					26.51	Nil
Hartford Accident and Indemnity Company	143.50	Nil	42.00	146.06	26.51	Nil
Hartford Fire Insurance Company					729.17	3.30
Hartford Livestock Insurance Company					2,990.97	Nil
Home Assurance Company of Canada			186.55	Nil		
Home Insurance Company of New York					1,749.81	1,151.64
Imperial Assurance Company	48.27	20.00	Nil	18.94	6.57	.15
Imperial Guarantee and Accident Insurance Company of Canada					50.00	Nil
Imperial Insurance Office			895.61	677.06		
Indemnity Insurance Company of North America	1,823.60	140.76	3,229.96	1,152.13	105.70	200.00
Insurance Company of North America					4,960.94	2,153.72
Law, Union and Rock Insurance Company, Limited	77.30	Nil	19.62	6.38	4.84	Nil
Liverpool and London and Globe Insurance Company, Limited	55.71	142.02	3.14	6.95	745.13	700.81
London Assurance Corporation	42.50	Nil	10.20	8.75	32.25	Nil
London Guarantee and Accident Company, Limited	614.87	1,276.04	317.14	75.00	428.18	10.35
London and Lancashire Guarantee and Accident Company of Canada	148.70	Nil	1,037.25	470.44	653.84	250.09
London and Lancashire Insurance Company, Limited						
London and Provincial Marine and General Insurance Company, Ltd.	376.06	Nil				
London and Scottish Assurance Corporation, Limited	179.29	63.25	441.02	84.09		
Lumbermen's Mutual Casualty Company			147.27	88.89		
Maryland Casualty Company		15.25				
Maryland Insurance Company					628.21	.03
Merchants' Marine Insurance Company, Limited					1.50	Nil
Merchants' and Traders' Assurance Company			244.58	198.11	869.74	Nil
Mercury Insurance Company					91.25	Nil
Metropolitan Casualty Insurance Company of New York	1,049.82	150.00	571.91	72.69		23.97
Michigan Fire and Marine Insurance Company					518.19	48.45
Mill Owners' Mutual Fire Insurance Company of Iowa					26.51	Nil
Minnesota Implement Mutual Fire Insurance Company					45.00	Nil
National Fire Insurance Company			336.85	61.40		
National Plate Glass Insurance Company, Limited			1,148.27	786.92		
National Provincial Insurance Company, Limited						

	54.01	824.42	(All re-insured by the Home Insurance Company)		* of New York)	173.09 Nil
National Surety Corporation					369.56	*
National Union Fire Insurance Company					15.00	
New Brunswick Fire Insurance Company						
New York Underwriters' Insurance Company						
Niagara Fire Insurance Company					86.49	5.80
Non-Marine Underwriters, Members of Lloyd's	76.14				310.73	20.00
North British and Mercantile Insurance Company, Limited	248.54	Nil			10,280.23	2,510.59
North Empire Fire Insurance Company		588.45			359.83	82.26
North River Insurance Company					6.57	15
Northwestern Assurance Company, Limited	288.23	25.00			191.40	Nil
Northwestern Mutual Fire Association				1,155.11		15.00
Northwestern National Insurance Company					99.29	56.87
Norwich Union Fire Insurance Society, Limited	324.12				138.77	116.62
Oceanic Fire Insurance Company	67.00	65.25		432.42		1,861.14
Ocean Accident and Guarantee Corporation, Limited	776.81	63.65		23.54	310.49	
Pearl Assurance Company, Limited	32.50	Nil		2,217.34	830.87	
Philadelphia Fire and Marine Insurance Company						309.22
Phoenix Assurance Company	119.20	Nil		391.27	1,175.25	Nil
Providence-Washington Insurance Company					36.00	997.70
Prudential Assurance Company, Limited					3,527.83	217.55
Quebec Fire Assurance Company	772.45	80.80			2,057.86	1,797.90
Queen Insurance Company of America				63.50	134.55	Nil
Railway Passengers' Assurance Company					456.10	27.25
Reliance Insurance Company of Canada	463.84	250.00			24.40	Nil
Royal Exchange Assurance Corporation				906.53	232.24	252.11
Royal Insurance Company, Limited	1,183.47	1,902.19			400.81	56.16
Scottish Union and National Insurance Company	474.60	1,211.18			17.30	Nil
Security Insurance Company of New Haven, Conn.						844.02
Sentinel Fire Insurance Company				26.71	891.57	Nil
Springfield Fire and Marine Insurance Company					36.00	Nil
St. Paul Fire and Marine Insurance Company					2.57	5.99
Sun Insurance Office, Limited	272.50				6.05	209.78
Toronto General Insurance Company, Limited	551.63	Nil			1,872.97	189.60
Travelers' Fire Insurance Company		392.33			269.47	Nil
Travelers' Indemnity Company				8.91	344.47	100.00
United Firemen's Insurance Company	742.57	2.30			1,462.79	45.97
United States Fidelity and Guaranty Company				109.22	442.49	Nil
Union Insurance Society of Canton, Limited	780.97	62.00			3.28	.08
Union Assurance Society, Limited	933.30	195.41		56.64	1,876.21	54.34
Union Marine and General Insurance Company, Limited	16.37	40.64		385.65		511.48
Wapiti Insurance Company	184.45	134.95		82.32	52.14	205.39
Wawanesa Mutual Insurance Company				Nil	3.71	279.02
Western Assurance Company	754.10	Nil		106.26	297.12	622.21
Westchester Fire Insurance Company	17.50	Nil			1,606.06	100.72
World Fire and Marine Insurance Company					351.54	886.42
Yorkshire Insurance Company, Limited	134.08	292.45		691.19	3,446.62	
Zurich General Accident and Liability Insurance Company, Limited	1,186.24	1,271.20		425.24		
	\$40,068.28	\$25,485.31		\$29,886.62	\$85,680.25	\$27,605.46

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 1st, 1937.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

I have the honour to submit herewith the Seventeenth Annual Report of the operations of the Office of Fire Commissioner, covering the period from January 1st to December 31st, 1936 (pursuant to Section 35, Chapter 34, of The Fire Prevention Act, 1926).

During the year efforts of the office were directed in particular to the removal of fire hazards, by a systematic inspection of buildings in towns, villages and rural municipalities, special precautions being exercised in congested areas and in connection with public buildings such as amusement halls, hotels, apartment blocks and similar occupancies. Two inspectors employed in this work were constantly kept busy visiting all parts of the Province, carrying out inspection duties, together with other duties assigned to them, for as long a period of time as climatic conditions would permit. Investigation of losses of suspicious origin were undertaken in conjunction with inspection duties. In this way 152 towns, villages or hamlets were visited and 133 written orders for the remedy of defects found to exist were issued, while in addition 126 verbal orders were given requiring the immediate remedy of hazards, which were re-inspected to assure compliance before the inspector left the vicinity. Forty-seven investigations of losses by fire of suspicious origin, which occurred during the year, were also investigated, and two Courts of Inquiry held under the provisions of The Fire Prevention Act.

Special attention was also given to hospitals. A memorandum of instruction was addressed to all approved hospitals in the Province, being 87 in number, requiring that the institution be inspected at intervals of not more than six months' duration by a competent inspector appointed by the hospital board, and report upon forms provided for the purpose to this office. Recommendations were followed up from the office by correspondence or, when of a serious nature, by personal inspection. Four important inspections of hospital buildings were carried out during the year at Coronation, Edmonton, Grande Prairie and Stettler, requiring structural remedies, as follows:

Coronation (General Hospital)—Structural changes, installation of fire alarm and extinguishers, and construction of an additional fire exit suitable for bed patients, for which plans were provided by this office.

Edmonton (General Hospital)—Structural changes, installation of fire curtains on each floor, "cut off" on each floor at stairway exit in new wing. Installation of a complete automatic fire alarm system with connection to Fire Department; fire regulation and drill and organization of a local fire brigade.

Grande Prairie (Nurses Home and Municipal Hospital)—Installation of stand-pipes and hose and additional fire exit and structural changes to existing fire escapes.

Stettler (Municipal Hospital)—Construction of a fire exit suitable for bed patients, for which plans were provided.

Other inspections of hospitals were undertaken, only minor improvements being required.

Considerable structural changes of importances were also required in a school building and a convent, both situate at Donnelly, Alberta. These remedies included installation or improvement of fire alarms, fire regulations and drill, installation of fire equipment, and apart from improvement in construction, additional or more adequate fire exit.

Change in construction, including new heating facilities, construction of a basement, installation of fire equipment and an additional exist were required to a public hall at Hythe, Alberta.

Several inspections of hotel buildings were undertaken during the year, apart from those of a routine nature, requiring various improvements, viz., installation of fire equipment or fire alarm systems, constructural alterations, additional, repairs or changes to fire escapes, and remedies generally lessening the fire danger. Many of these inspections were undertaken at the request and in conjunction with the Alberta Liquor Control Board.

Ninety-nine buildings of various occupancy and size were condemned during the year as dangerous and unfit from a fire prevention standpoint, and ordered demolished.

Activity of this nature, which has now been pursued for several years, has beyond doubt been fruitful to the extent of bringing about a reduction of loss to property by fire, which for the year 1936 was the lowest recorded since the year 1920 (\$1,153,833.73 in 1936 as against \$1,054,192.55 in 1920), and considering a better system of properly securing information of losses as they occur, and of recording them, is now in vogue, property loss by fire the past year is considered to be the lowest in the history of the Province.

Fire prevention authorities in some quarters believe the low record of the past few years may cause the public to neglect measures of fire prevention, and that an increase may follow. Indeed, this appears to be so to some extent at least in Alberta, as already this year fire losses reported to the office show a considerable increase. This is largely caused by several extensive conflagrations, however, than by any great increase in the number of fires reported.

Important as it is to effect reduction in the fire loss, equally important, or more so, is it essential to prevent, if possible, loss of life and injury through fire. Every endeavour has been made in recent years to educate the public against the use of gasoline for cleaning clothes and similar usages, yet in spite of numerous warnings the practice continues. As recent as March 27th last, a child, six years old, was burnt to death, a child and two adult persons seriously burnt, and a home totally destroyed as a result of a gasoline explosion when cleaning a dress with gasoline. Three adult persons were seriously burned, one possibly with permanent injury, near Calgary on February 10th of this year, and a \$4,500.00 dwelling totally destroyed from the same cause. Surely an expensive price to pay for wanton carelessness! I regret to report 15 deaths, including 9 children, occurred during 1936 by fire.

Tabulations of fire losses for the year 1936, appended hereto (although the lowest since 1930 being \$1,153,833.73), reveal carelessness to have been the

greatest factor of the causes of the fires which occurred (see Table 4). The fire loss for the year 1936 was \$14,411.31 below that of the previous year. The per capita loss being \$1.49, based on a provincial population of 772,017.

It is intended this year, in conjunction with the investigation of fire losses, to again pursue with diligence the work of last year in the inspection of risks, removal of fire hazards and education propaganda.

LEGISLATION

No amendments were made to existing legislation at the 1936 Session of the Legislature.

FIRE PREVENTION EXHIBIT

Following the practice of the last eight years, a Fire Prevention Exhibit was displayed at the Edmonton Exhibition for an entire week, under the auspices of this office and the City of Edmonton Fire Department, the prime feature being motion picture displays, augmented with fire equipment of various kinds, and other objects of fire prevention interest. Literature was distributed and advice and valuable information given upon matters relating to fire protection and prevention.

INVESTIGATION

Investigations undertaken of fire losses during the year by officials of this office were greater in number than in the previous year, being 47 as against 37, while many inquiries were otherwise made by the Royal Canadian Mounted Police, local authorities, and by representatives of insurers, either in conjunction with or independently of this office. Three convictions on charges of arson were secured during the period under review. Disposal of cases handled during the year may be found in Table 10. Courts of inquiry were officially held by the Deputy Fire Commissioner to determine the cause and origin of two fires.

INSPECTIONS

Table 9 illustrates inspection duties carried out during the year, also character of written orders issued for the correction of defects, from a fire prevention standpoint, which were found to exist. There is no need to add to this, other than to say that these remedies, apart from being of value to the owner or tenant of the buildings, to adjoining properties, and the citizens, very probably averted additional fire loss.

Several towns were visited during the year by request, lectures given and motion pictures dealing with fire prevention displayed. Fire fighting and protection talks were given to volunteer brigades. The City of Edmonton, fire prevention branch, has contributed generously to this work. This assistance is gratefully acknowledged.

During this year it is intended that visits shall be made to as many of the Provincial Government institutions as possible, for the purpose of revising existing insurance schedules and inspection, with a view to the removal of any property hazards which may exist. This will prove an important factor in preserving insurance reserves now maintained by the Government.

All of which is respectfully submitted.

E. TROWBRIDGE,

Deputy Provincial Secretary.
(Fire Commissioner)

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1935 AND 1936

Month	1935		1936	
	No. of Fires	Loss	No. of Fires	Loss
January	215	\$ 138,749.93	128	\$ 67,437.45
February	128	80,417.71	199	123,268.76
March	193	114,767.24	150	113,914.27
April	131	104,925.58	103	56,870.67
May	155	95,749.54	112	102,522.45
June	106	59,805.75	106	118,890.32
July	148	90,288.43	154	162,278.90
August	101	62,513.19	98	39,405.28
September	128	112,875.34	101	85,810.42
October	104	49,976.66	111	85,929.65
November	120	133,405.08	117	93,947.98
December	125	69,140.78	122	48,613.12
Total	1,654	\$1,112,614.33	1,501	\$1,098,889.27
Additional 5% for Unreported Losses	83	55,630.71	75	54,944.46
Total	1,737	\$1,168,245.04	1,576	\$1,153,833.73

Population: 772,017. Per Capita Loss: \$1.49.

TABLE No. 2
A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF
THE FIRE PREVENTION ACT (JULY 1, 1919)

From July 1, 1919, to December 31, 1919	539 fires with a loss of	\$ 474,507.17
From January 1, 1920, to December 31, 1920 ..	807 fires with a loss of	1,054,192.55
From January 1, 1921, to December 31, 1921 ...	993 fires with a loss of	1,737,604.95
From January 1, 1922, to December 31, 1922 ...	1,482 fires with a loss of	2,052,398.98
From January 1, 1923, to December 31, 1923 ...	1,753 fires with a loss of	2,079,400.60
From January 1, 1924, to December 31, 1924 ...	1,491 fires with a loss of	2,049,503.28
From January 1, 1925, to December 31, 1925 ...	1,600 fires with a loss of	1,691,597.49
From January 1, 1926, to December 31, 1926 ...	1,764 fires with a loss of	2,208,619.79
From January 1, 1927, to December 31, 1927 ...	1,845 fires with a loss of	2,338,777.92
From January 1, 1928, to December 31, 1928 ...	2,468 fires with a loss of	3,737,619.56
From January 1, 1929, to December 31, 1929 ...	2,148 fires with a loss of	4,274,329.48
From January 1, 1930, to December 31, 1930 ...	2,055 fires with a loss of	3,111,350.58
From January 1, 1931, to December 31, 1931 ...	2,067 fires with a loss of	3,131,728.67
From January 1, 1932, to December 31, 1932 ...	1,937 fires with a loss of	2,495,491.80
From January 1, 1933, to December 31, 1933 ...	1,823 fires with a loss of	1,435,612.56
From January 1, 1934, to December 31, 1934 ...	1,769 fires with a loss of	1,177,370.08
From January 1, 1935, to December 31, 1935 ...	1,737 fires with a loss of	1,168,245.04
From January 1, 1936, to December 31, 1936 ...	1,576 fires with a loss of	1,153,833.73
Total	30,457 fires with a loss of	\$38,002,184.23

TABLE No. 3
CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH

Property.	No. of Fires	Damage
Apartments, Blocks and Rooming Houses.....	31	\$ 2,852.91
Automobiles	27	2,495.28
Barns and Stables	95	46,955.16
Bakeries	6	3,123.32
Barber Shops and Pool Rooms	7	8,539.96
Banks	3	146.85
Blacksmith Shops	3	1,154.40
Chicken Houses	23	3,856.21
Churches	10	10,648.27
Club Rooms and Public Halls	10	24,896.60
Coal Mining Property	5	8,235.15
Dwellings	850	336,718.97
Elevators	4	71,222.48
Factories	22	27,560.25
Garages	76	37,586.20
Granaries	17	5,667.36
Hospitals	5	20,819.00
Hotels	46	66,495.61
Laundries, Cleaning, Dyeing and Pressing....	2	1,303.00
Lumberyards and Camps	5	16,770.82
Oil Refining and Wells	5	3,718.94
Offices	20	4,316.09
Power Houses	9	1,316.76
Printing Establishments	8	42,976.00
Restaurants	13	11,185.74
Railway Properties	4	444.97
Schools	20	55,260.03
Stores	130	247,648.99
Theatres	3	4,894.25
Warehouses and Storage	26	22,577.81
Miscellaneous	16	7,501.89
Total.....	1,501	\$1,098,889.27

TABLE No. 4
CAUSES OF FIRES

Hot Ashes placed in or near buildings or inflammable material	23
Burning Rubbish without caution	25
Use of Blow Torches for various reasons	12
Backfire of Engines including automobiles in garages	4
Use of Candles indiscriminately	4
Careless disposal of Cigarettes, Cigars,, Matches, etc.	216
Children playing with Matches	37
Defective Chimneys, Stovepipes, etc.	84
Defective Furnaces, Stoves and Heaters	25
Defective Electrical Wiring	49
Explosion of Coal Gas	8
Explosion of Gasoline	32
Explosion of Lamps (including overturned lamps)	15
Explosion of Natural Gas	19
Exposure	93
Firecrackers	2
Heating of Grease on Stoves	11
Ignition of festive decorations	4
Incendiary (suspected)	19
Lightning (building not rodged)	40
Material too near stoves or open flame	45
Ignition of Matches	29
Overheated Stoves, Heaters and Furnaces, etc.	60
Overheated Stovepipes, Chimneys, etc.	49
Overheated Electrical Appliances	25
Sparks from chimneys alighting upon inflammable substances	19
Sparks from fireplaces, stoves, etc.	60
Spontaneous Ignition	26
Thawing Pipes	9
Prairie or Bush Fires	6
Overheated Motors	8
Miscellaneous	40
Undetermined	403
	1,501

TABLE No. 5
CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1936

Property		Causes	No. of Fires
BAKERIES, 6:			
Brick	4	Lightning	1
Stucco	1	Natural gas explosion	1
Frame	1	Overheated stove	1
		Undetermined	3
BARNs, 95:			
Frame	88	Burning rubbish	6
Log	7	Children playing with matches	4
		Careless smoker	1
		Defective chimney	1
		Exposure	3
		Incendiary suspected	3
		Lightning	5
		Overheated pitch	1
		Overheated stove	2
		Natural gas explosion	1
		Prairie fire	1
		Spontaneous ignition	6
		Overturned lantern	1
		Undetermined	60
BARBER SHOPS AND POOL ROOMS, 7:			
Frame	7	Exposure	3
		Undetermined	4
BANKS, 3:			
Frame	2	Exposure	3
Concrete	1		
BLACKSMITH SHOPS, 3:			
Frame	2	Careless use of oil	1
Stucco	1	Overheated furnace	1
		Spark from heater	1
BLOCKS, APARTMENTS AND ROOMING HOUSES, 31:			
Brick Veneer	4	Careless smoker	17
Brick	12	Children playing with matches	1
Frame	11	Defective electrical wiring	1
Stucco	3	Incendiary, suspected	1
Stone	1	Matches near flame	1
		Material too near open flame	3
		Overheated chimney	2
		Spark from fireplace	1
		Electric light bulb in bed	1
		Undetermined	3
CHICKEN HOUSES, 23:			
Frame	23	Burning rubbish	2
		Children playing with matches	1
		Defective stove	1
		Electric heater	1
		Hot ashes unprotected	2
		Overheated stoves	3
		Spontaneous ignition	1
		Undetermined	12
CHURCHES, 10:			
Frame	10	Dust in hot air register	1
		Lightning	2
		Overheated hot air register	2
		Overheated gas stove	1
		Undetermined	4
CLUB ROOMS AND PUBLIC HALLS, 10:			
Frame	8	Careless smoker	1
Brick	1	Children playing with matches	1
Brick veneer	1	Defective stove	1
		Defective chimney	1
		Exposure	1
		Lightning	1
		Overheated stove	1
		Undetermined	3
COAL-MINING PROPERTIES, 5:			
Frame	5	Overheated stove	1
		Undetermined	4

TABLE No. 5—Continued

Property		Causes	No. of Fires
DWELLINGS, 850:			
Brick	21	Burning rubbish	7
Brick Veneer	3	Blow torch	7
Frame	766	Children playing with matches	24
Log	14	Careless smokers	150
Stucco	46	Lighted candles igniting material	4
		Defective chimneys	75
		Defective ranges	8
		Defective gas fixtures	6
		Defective electrical wiring	15
		Exposure	22
		Explosion of gasoline	16
		Explosion of natural gas	11
		Explosion of coal gas	7
		Explosion of coal oil	5
		Firecrackers	1
		Hot ashes placed in or near buildings	15
		Heating of grease on stoves	9
		Ignition of festive decorations	4
		Ignition of cleaning fluids	2
		Incendiary, suspected	6
		Ignition of celluloid toys	2
		Lamps and lanterns overturned	8
		Lightning	23
		Matches	21
		Material too near open flame	39
		Overheated chimneys	29
		Overheated stoves	43
		Overheated electrical appliances	21
		Prairie or bush fires	3
		Sparks from fireplaces, stoves, etc.	44
		Sparks from chimneys	19
		Spontaneous ignition	9
		Thawing pipes	7
		Miscellaneous	10
		Undetermined	178
ELEVATORS, 4:			
Frame	4	Lightning	1
		Spontaneous ignition	1
		Undetermined	2
FACTORIES, 22:			
Brick	5	Blow torch	1
Frame	17	Defective electrical wiring	1
		Gas burner	1
		Heating oil	1
		Hot ashes	1
		Lightning	1
		Overheated boiler	1
		Spark igniting dust	2
		Spontaneous ignition	2
		Welding explosion	1
		Undetermined	10
GARAGES AND AUTOMOBILES, 103:			
Automobiles	27	Burning rubbish	5
Stucco	8	Backfire of automobile	2
Frame	58	Children playing with matches	3
Brick	7	Defective electrical wiring	5
Brick Veneer	1	Defective heater	3
Metal Clad	2	Exposure	8
		Explosion of gasoline	7
		Explosion of natural gas	3
		Hot ashes	1
		Incendiary, suspected	4
		Overheated chimneys	5
		Overheated stoves	8
		Overheated motors	3
		Short circuits in cars	18
		Spontaneous ignition	3
		Miscellaneous	5
		Undetermined	20
GRANARIES, 17:			
Frame	17	Children playing with matches	1
		Exposure	1
		Incendiary, suspected	1
		Lightning	2
		Spontaneous ignition	2
		Undetermined	10

TABLE No. 5—Continued

Property		Causes		No. of Fires
HOSPITALS, 5:				
Frame	2	Incendiary, suspected		1
Brick	2	Overheated gas heater		1
Stucco	1	Overheated electric motor		1
		Overheated gas vent pipe		1
		Undetermined		1
HOTELS, 47:				
Frame	18	Blow torch		1
Brick	25	Careless smokers		28
Brick Veneer	3	Defective electrical wiring		1
Stucco	1	Defective chimney		2
		Exposure		3
		Gas radiant		1
		Incendiary, suspected		1
		Matches		3
		Overheated stoves		3
		Thawing pipes		1
		Undetermined		3
LAUNDRIES, CLEANING, PRESSING AND DYEING, 2:				
Brick	1	Ignition of gasoline		1
Frame	1	Ignition of dry cleaning fluid		1
LUMBERYARDS AND CAMPS, 5:				
Frame	5	Exposure		1
		Spontaneous ignition		1
		Undetermined		3
MISCELLANEOUS, 16:				
Brick	5	Bush fire		1
Frame	9	Burning rubbish		3
Light cable	1	Careless smokers		2
Electric sign	1	Children playing with matches		1
		Defective electrical wiring		2
		Dirty electric motor		1
		Exposure		1
		Firecrackers		1
		Overheated smoke house		1
		Undetermined		3
OIL REFINING AND WELLS, 5:				
Frame	4	Defective oil valve		1
Brick	1	Explosion of gasoline		3
		Explosion of natural gas		1
OFFICES, 20:				
Brick	10	Careless smokers		5
Brick Veneer	1	Defective electrical wiring		1
Frame	9	Exposure		6
		Incendiary, suspected		1
		Overheated stove pipes		2
		Undetermined		5
POWER HOUSES, 9:				
Frame	7	Backfire of engine		3
Brick	1	Defective electrical wiring		1
Concrete	1	Explosion of gasoline		1
		Lightning		1
		Undetermined		3
PRINTING ESTABLISHMENTS, 8:				
Brick	2	Defective electrical wiring		1
Frame	6	Exposure		1
		Explosion of gasoline		2
		Overheated stove		1
		Undetermined		3
RESTAURANTS, 13:				
Brick	4	Defective electrical wiring		1
Brick Veneer	1	Exposure		2
Stucco	1	Hot ashes near building		1
Metal Clad	1	Overheated electric motor		1
Frame	6	Spark from stove		1
		Grease on kitchen range		4
		Undetermined		3
RAILWAY PROPERTIES, 4:				
Frame	1	Exposure		1
Rolling Stock	3	Sparks from heaters		2
		Undetermined		1

TABLE No. 5—Continued

	Property		Causes	No. of Fires
SCHOOLS, 20:				
	Frame	17	Defective chimney	1
	Stucco	3	Lightning	1
			Material too near open flame	1
			Overheated chimney	2
			Overheated furnace	2
			Prairie fire	1
			Sparks from stove	1
			Undetermined	11
STORES, 130:				
	Brick	38	Burning rubbish	2
	Brick Veneer	3	Blow torch	2
	Stucco	4	Careless smokers	11
	Metal Clad	3	Defective radiant	2
	Log	1	Defective chimney	3
	Frame	81	Defective electrical wiring	2
			Exposure	34
			Electrical appliances	3
			Explosion of gasoline	3
			Hot ashes	2
			Ignition of grease	1
			Incendiary, suspected	1
			Lightning	1
			Lamp overturned	1
			Matches	4
			Material too near open flame	2
			Overheated chimney	4
			Overheated can of paint	1
			Overheated electric motors	3
			Spark from stove	1
			Spontaneous ignition	1
			Undetermined	46
THEATRES, 3:				
	Frame	1	Children playing with matches	1
	Brick	2	Explosion in furnace	1
			Exposure	1
WAREHOUSES, 26:				
	Brick	6	Blow torch	1
	Metal Clad	1	Burning rubbish	2
	Frame	19	Careless smokers	2
			Defective heater	2
			Delco engine explosion	1
			Ignition of paints or oils	1
			Explosion of natural gas	1
			Exposure	2
			Hot ashes near buliding	1
			Incendiary, suspected	1
			Lightning	1
			Overheated chimney	2
			Spark from heater	1
			Thawing pipes	1
			Undetermined	7

TABLE No. 6
INSTITUTIONAL LOSSES

Location.	Occupancy.	Damage.	Causes.
Lamont	Church	\$ 9,000.00	Undetermined.
Carmangay	Church	20.00	Dust in hot air register.
Pouce Coupe	School	600.00	Undetermined.
Enilda	School	551.20	Overheated chimney.
Barons	School	12.68	Undetermined.
Calgary	Hospital	1,284.00	Overheated gas heater.
Wetaskiwin	Church	28.80	Undetermined.
Vegreville	School	2,000.00	Undetermined.
Wainwright	School	6,253.00	Suspected incendiary.
Tofield district	School	1,800.00	Undetermined.
Pearce	School	85.00	Overheated stove pipe.
Grouard	School	50.00	Defective chimney.
Vegreville district	School	1,565.65	Overheated furnace.
Olds	School	384.85	Undetermined.
Millet	Church	45.00	Undetermined.
Calgary	Hospital	35.00	Overheated motor.
Strome	Church	250.00	Lightning.
Chauvin district	School	103.30	Lightning.
Berwyn	Hospital	6,900.00	Undetermined.
Edmonton district	School	2,183.70	Undetermined.
Edmonton	Church	69.12	Lightning.
Alix	Church	67.00	Undetermined.
Edmonton	Hospital	600.00	Overheated gas vent pipe.
Bruce	School	25.00	Coals from heater.
Calgary	School	33,526.00	Undetermined.
Oyen	Church	390.00	Overheated hot air shaft.
Cochrane	School	1,640.00	Prairie fire.
Milo	School	2,450.00	Overheated furnace.
Tofield district	School	20.00	Clothing too near heater.
Bow Island	Church	510.00	Overheated gas heater.
Winfield	School	1,760.00	Undetermined.
Hardisty	School	88.90	Undetermined.
High Prairie	School	585.75	Undetermined.
Leduc	Church	168.35	Overheated furnace.
Willingdon	Hospital	12,000.00	Suspected incendiary.
(under construction)			
Total		<u>\$87,027.30</u>	

TABLE No. 7
LOSSES SUSTAINED BY IGNITION OF GASOLINE AND OTHER
INFLAMMABLE LIQUIDS

Location.	Occupancy.	Damage.
East Coulee	Dwelling	\$ 402.00
Beverly	Dwelling	877.20
Edmonton	Tin Shop	35.25
Calgary	Dwelling	21.85
Clive	Dwelling	87.80
Eckville	Dwelling	500.00
High River	Garage	445.70
Abee	Dwelling	2,135.35
Foremost	Garage	100.00
Carstairs	Dwelling	550.00
Barnwell	Store	222.00
Galahad	Dwelling	32.50
Highridge	Dwelling	500.00
Rosebud	Dwelling	131.15
Viking	Printing Establishment	50.00
Duchess	Garage	564.38
Section 1.31.28.4	Dwelling	97.50
Edmonton	Dwelling	48.50
Swalwell	Dwelling	20.00
Macleod	Store	1,400.00
Vegreville	Dwelling	248.05
Kahwin	Dwelling	1,250.00
Barons	Garage	5,000.00
Medicine Hat	Garage	100.00
Edmonton	Dwelling	20.50
Calgary	Dwelling	135.00
Elk Point	Dwelling	575.00
Morinville	Dwelling	15.00
Wildwood	Dwelling	520.40
Edmonton	Dwelling	15.61
Calgary	Machine Shop	85.00
Calgary	Dwelling	25.00
Calgary	Printing Establishment	596.43
Islay	Dwelling	214.00
Edmonton	Barn	45.00
Carbon	Dwelling	8.00
Bruderheim	Dwelling	120.20
Madden	Pump House	75.00
Two Hills	Store	90.20
Warburg	Dwelling	166.25

\$17,525.82

TABLE No. 8
LOSSES CAUSED BY LIGHTNING IN 1936, AND LOCATION OF FIRE

Location.	Construction.	Occupancy.	Damage.
Manville	Frame	Dwelling	\$ 95.55
Coronation	Frame	Dwelling	38.85
Calgary	Frame	Elevator	48,375.00
Medicine Hat	Frame	Club House	104.00
Woolford	Frame	Granary	19.00
High River	Frame	Dwelling	17.00
Blackfalds	Frame	Dwelling	10.80
Alix	Frame	Dwelling	20.45
Heath	Frame	Dwelling	70.05
Parkcourt	Frame	Barn	850.00
Strome	Frame	Church	250.00
Gwynne	Frame	Dwelling	2,500.00
Chauvin	Frame	School	103.30
Calgary	Frame	Dwelling	15.00
Camrose	Frame	Dwelling	902.50
Colinton	Frame	Barn	712.60
Granum	Frame	Dwelling	33.65
Hanna	Frame	Dwelling	15.00
Eckville	Frame	Dwelling	22.50
Drumheller	Frame	Store	1,224.32
Bassano	Concrete	Power House	76.00
Radway	Log	Barn	750.00
Edgerton	Frame	Dwelling	25.00
Bellis	Frame	Granary	266.65
Calgary	Frame	Barn	125.00
Minburn	Frame	Store	4.56
Mundare	Frame	Dwelling	2,200.00
Olds	Frame	Dwelling	2,400.00
Alliance	Frame	Dwelling	75.00
Spruce Grove	Frame	Shed	16.00
Okotoks	Frame	Dwelling	231.10
Calgary	Frame	Dwelling	32.00
Edmonton	Frame	Dwelling	27.70
Edmonton	Frame	Dwelling	55.50
Edmonton	Frame	Church	69.12
Edmonton	Frame	Dwelling	25.30
Calgary	Frame	Dwelling	10.30
Olds	MetalClad	Feed Mill	2,165.50
Lethbridge	Frame	Barn	7.20
Total			<u>\$63,941.50</u>

TABLE No. 9
INSPECTIONS AND ORDERS ISSUED

Number of Cities, Towns and Villages visited and inspected	152
Number of orders issued to Remedy Conditions:	
Written	133
Oral	126

CHARACTER OF ORDERS (Written):

Remove gasoline barrels to safe location	24
Protect woodwork from heaters, etc.	7
Reinstall heaters and metal chimneys	5
Install brick chimneys	12
Install or recharge fire extinguishers	23
Clean up basements in mercantile properties	4
Install fire exits in public buildings	3
Discontinue use or occupancy of building	1
Prohibiting storage of volatile fluid	1
Demolish buildings and remove debris	22
Repair or remodel buildings	4
Overhaul and repair electric wiring	9
Remove wood flooring in public garages	4
Extend and repair brick chimney to safe distance above roof	1
Install fire alarm system in public building	4
Post signs indicating fire exits	2
Remove inflammable materials	7

133

SPECIAL INSPECTIONS:

Factories	1
Public Halls	2
Hotels	2
Schools	2
Hospitals	5
Institutions	3
Towns	2
Villages	4

21

TABLE No. 10
FIRE INVESTIGATIONS

Number of cases investigated (Departmental investigations only)	47
Number of informations laid	10
Number of convictions	3
Awaiting trial	6
Dismissals	2
Causes assigned	5
Undetermined	5
Incendiary	3
Incendiary suspected	13
	<u>94</u>

Convictions—1, Arson, 2 years less 1 day hard labour; 1, Arson, committed as insane; 1, Arson, remanded for sentence.

Number of days engaged (2 Investigators)	268½
Mileage by car (including inspections)	12,707
Mileage by train	3,985
Mileage by livery	305
Total Mileage.....	<u>16,997</u>

TABLE No. 11
DEATHS CAUSED BY FIRE, 1936

January 3rd—Iris Bray, of Medicine Hat, Alberta, aged 3 months. Died from burns and shock when clothing caught fire when in front of open fire-place.
January 14th—Cezarine Marie Louise Offrey, of Rosedale, Alberta, aged 6 years. Burns and suffocation from smoke when dwelling destroyed by fire.
January 15th—Roger Hector Offrey, of Rosedale, Alberta, aged 2 years. Burns and suffocation from smoke when dwelling destroyed by fire.
February 4th—Frank Smoole, of Rochfort Bridge, Alberta, aged 53 years. Subject to fainting spells; fell on stove which upset and set fire to dwelling. Burnt to death.
February 7th—Jennie Lukomski, of Wildwood, Alberta, aged 8 months. Burnt to death when dwelling destroyed by fire. Cause unknown.
February 7th—Naga Lukomski, of Wildwood, Alberta, aged 35 years. Burnt to death when dwelling destroyed by fire. Cause unknown.
February 7th—Eddie Lukomski, of Wildwood, Alberta, aged 3 years. Burnt to death when dwelling destroyed by fire. Cause unknown.
February 10th—John Arnold Letendre, of Reco, Alberta, aged 5 months. Died from burns and suffocation when dwelling totally destroyed by fire.
March 26th—George James Smith, of Tolland, Alberta, aged 67 years. Died from burns and shock received when dwelling totally destroyed by fire.
May 2nd—Florence May Sharman, of Onoway, Alberta, aged 26 years. Died from burns and shock when dwelling destroyed by fire. Cause unknown.
May 27th—Shirley Nephew, of Irma, Alberta, aged 6 months. Rescued from burning bedroom in dwelling, but died later from severe burns.
June 23rd—Waldemar Ingers, of Calmar, Alberta, aged 46 years. Immediate death from burns and suffocation when dwelling destroyed by fire. Cause unknown.
June 23rd—John Peter Ingers, of Calmar, Alberta, aged 77 years. Immediate death from burns and suffocation when dwelling destroyed by fire. Cause unknown.
September 24th—Anthony Joseph James, of Wayne, Alberta, aged 11 years. Immediate death from burns and suffocation when dwelling totally destroyed by fire. Cause unknown.
October 29th—Irvine Birkholz, of Ardrossan, Alberta, aged 1 year 7 months. Immediate death from burns and suffocation when dwelling totally destroyed by fire. Cause unknown.

Date Due

[illegible]

